

The Central Coast Strategic Housing Master Plan

Housing Strategy - Background Analysis: Existing Conditions and Growth Outlook

MARCH 2025



**Our Homes
Our Future**

CENTRAL
COAST
HOUSING
STRATEGY



CENTRAL COAST
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Australian Government

Acknowledgement of Country

The Council acknowledges and pays respect to the traditional owners of lutruwita (Tasmania), the palawa – pakana people.

We acknowledge the Punnilerpanner tribe of this Northern Country, and in doing so, we celebrate one of the world's oldest continuous cultures.

We acknowledge First Nations artist, Annie Hay, for use of her artwork.

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Executive Summary

Background

1. Central Coast Council (Council) has engaged Ethos Urban to undertake the Our Homes, Our Future – Central Coast Housing Strategy (the project). The project will provide a long-term strategic framework to guide planning and development of housing in Central Coast Local Government Area (Central Coast) and includes:
 - **A Housing Strategy** – providing the strategic basis to coordinate the planning and delivery of housing in Central Coast across the next 20 years.
 - **Strategic Housing Masterplan** – comprising structure plans for four townships: Ulverstone, Penguin, Preservation Bay/Sulphur Creek, and Forth.
2. The Background Analysis Report (this report) identifies trends and issues related to existing planning policy, constraints, infrastructure, people, and housing provision to inform the Housing Strategy.

Locational Context

3. Central Coast covers 93,180 hectares (ha) in northwest Tasmania between the regional service centres of Burnie and Devonport. It includes a varied and attractive coastline fronting Bass Strait and an undulating hinterland and inland areas with productive agricultural land in valleys overlooked by mountainous eucalypt forests.
4. The majority of residents live in larger settlements near the coast in the municipality's northern areas, including Ulverstone/West Ulverstone and Penguin. Smaller settlements and hamlets are scattered throughout valleys in the rural hinterland.

Strategic and Planning Policy Overview

5. The planning and delivery of housing in Central Coast will need to respond to the strategic and planning policy context. A review of relevant strategies and policies, highlights that:
 - Housing affordability is an issue throughout Australia, driven by a failure to deliver enough housing across all types, from social to market housing. Increasing housing supply is the primary focus of the National Housing Accord to which the Tasmania Government is a signatory.
 - Ending homelessness and ensuring the housing system responds better to community needs is a policy priority of the Tasmanian Government. Actions are being taken to:
 - Improve the planning system, including a review of the State Planning Provisions (SPPs) and Regional Land use Strategies, delivery of Tasmanian Planning Policies (currently in draft form), and development of state-wide guidelines for medium density development. When finalised, the TPPs will provide the strategic framework that guides land use and development throughout Tasmania.
 - Increase housing delivery – across social, affordable, key worker, and private market typologies. The Tasmanian Government has committed to delivering some 10,000 social and affordable homes by 2032, including 2,000 homes by 2027.
 - A process has commenced to prepare an updated Cradle Coast Regional Land Use Strategy (CCRLUS) which this Housing Strategy can inform, noting CCRLUS was prepared some 15 years ago and is outdated.
 - Insufficient and inadequate housing inhibits economic development in Tasmania, particularly at the municipal level.
 - The Tasmanian Government is seeking to increase the population of working aged persons and stabilise or increase the 0-16 years age group.
6. It is evident the Tasmanian Government aspires for more compact and efficient settlement patterns and greater housing affordability and diversity as indicated by various updates to the planning system, including the Draft TPPs.
7. The Tasmanian Government also recently released (non-statutory) Medium Density Design Guidelines (currently in draft form) which aim to support innovative designs and promote more diverse housing that caters for different needs. Some of the Guideline's aspirations are difficult to achieve under the current SPPs because of the way in which the development standards, including building envelope and minimum lots sizes, limit the potential for site responsive designs.

Development Constraints and Enabling Infrastructure

8. Planning for housing in Central Coast will need to have regard to a wide range of overlapping constraints and enablers including cultural heritage, environmental and landscape character, environmental risks, transport connectivity, utilities servicing and social infrastructure.
9. Key considerations include the need to:
 - Preserve valued heritage features such as Aboriginal and Post Settlement Cultural Heritage.
 - Respect the scenic landscape character, which includes sweeping shorelines and rocky headlands; rivers, rivulets and valleys; undulating pasture and productive land; steep mountainous forested terrain; and coastal plains.
 - Protect valued environmental aspects including State and Regional Reserves and Conservation Areas, and the array of waterways, wetlands and riparian corridors, and highly productive areas for agriculture.
 - Manage environmental risks including riverine flooding, coastal erosion and bushfires, which will likely become more frequent and intense in changing climate.
 - Coordinate housing delivery with the planning and provision of utilities, social and transport infrastructure.
10. A multi-criteria constraints analysis (MCCA) highlights that:
 - Residential development is inappropriate in much of the Central Coast due to the impacts of various constraints.
 - Many environmental and other constraints in Central Coast overlap and cumulatively reduce the ability of many areas to accommodate housing.
 - Areas identified as being most appropriate for housing are generally within, proximate or contiguous to existing towns and settlements.

Economic Structure and Outlook

11. Central Coast has a diverse economic base including consumer services, construction, tourism visitation, and a strong agriculture sector encompassing primary production and downstream packaging, processing and export operations.
12. Most new jobs are in the consumer services sector (in health care, accommodation and food services, and education etc), although construction, manufacturing, and agriculture activities also play an important role in generating new employment.
13. The local horticulture workforce increases significantly during the vegetable and fruit picking season resulting in additional demand for housing in Central Coast and neighbouring municipalities.
14. Long-term economic development could result from a range of opportunities related to the agriculture sector (and downstream activities), increased services for an aging population, attraction of professionals and technicians due to the region's lifestyle attributes, expansion of the tourism sector, regional renewable energy and transmission infrastructure development, establishment of anchor instructional uses (i.e. a hospital), and development of a brand identity to promote Central Coast.
15. The provision of housing that meets the needs of workers, from entry level to managers, is an important ingredient in the economic development equation.

People and Housing

16. Central Coast residents are typically older (and getting older), earn lower incomes, have higher instances of housing stress, and are less likely to have completed year 12, than the Regional Tasmanian average.
17. Most occupied dwellings are conventional detached houses (90.6%) and only a tiny share of new dwelling approvals are for smaller typologies (units, semi-detached and attached). However, the share of household types that may be suited to smaller dwellings (such as single people and couples) is about half of all households and is anticipated to continue increasing. Smaller households are closely, but not entirely, linked to the population getting older.
18. The rate of population growth in Central Coast (and Tasmania) is affected by broader economic trends, including the ebbs and flows of Australia's east coast residential market and macro-economic conditions. Recent population growth in Central Coast has varied significantly. Average annual growth was significantly higher between 2016 and 2021 (an average of +235 people per year) than the 2011 to 2016 period (when the

population declined by 110 people per year). Growth was particularly strong from 2018 to 2021 (+330 people per year). Since 2021 the rate of growth has reduced as the national economy has slowed.

19. Net migration (internal and overseas) to Central Coast is critical due to the municipality's structural decline in the existing resident population (due to death rates exceeding than birth rates). New arrivals are largely from neighbouring municipalities and/or elsewhere in northern Tasmania, and reflect a variety of age groups, occupations and incomes. Arrivals from interstate are mostly from Southeast Queensland and New South Wales.
20. The rate of future population growth over the next 20-25 years will likely vary in view of historical fluctuations. A sensible line of sight for population growth is somewhere between +115 to +230 people per year over the next 20 years. There will likely be years, however, when growth is lower or higher than this range.
21. Although residential sale prices (for lots and houses) and rents have increased significantly in recent years, there has been no material reduction to lot sizes in developing subdivisions which are generally in the order of 600m² to 800m². Accordingly, residential land price increases are a major driver of declining affordability.
22. An estimated 1,755 lots could be supported by the current supply of vacant, residential zoned land in Central Coast, based on a continuation of prevailing average lot sizes. A reduction in lot sizes will increase the remaining supply.
23. Areas within walking distance to Ulverstone, West Ulverstone, and Penguin town centres have the most potential for smaller and more diverse dwelling typologies via urban intensification. Recent urban intensification activity shows there is demand for smaller dwellings in established areas. However, supply to date has primary been for villa unit typologies in 'gun barrel' driveway layouts that do not fit well with the existing character and amenity.
24. Central Coast contains approximately 15 residential subdivisions that are either actively being built on, are subdivided (but not yet built on), or approved but not yet subdivided. While the current greenfield supply capacity creates competition between developers, it is fragmenting the pattern of settlement and contributes to a situation where individual subdivisions lack critical mass to support local infrastructure, cohesive master planning and have minimal amenities like parks or community facilities. The dispersed pattern of housing delivery also puts more pressure on road networks and increases the costs of delivering utilities (water, sewer, power and telecommunications).

Housing Capacity, Supply and Demand

25. Demand for housing is likely to vary significantly due to economic cycles and fluctuations in interstate migration and investment to Tasmania.
26. On average, dwelling demand could range between +54 dwellings and +110 dwellings per year across the 20 years to 2044. Population growth and residential development activity will need to be monitored to ensure growth strategies are fit-for-purpose.
27. Central Coast's capacity of zoned vacant residential land (zoned and englobo parcels) is equivalent to around 15.9 to 32.5 years supply, based on demand for +54 and +110 dwellings, respectively. If current trends continue, most of this supply will be delivered in greenfield subdivisions that service the first homebuyers and families.
28. There is a clear need to unlock additional housing supply that caters for more diverse housing needs of a growing and changing community. This includes higher and lower income households, aging downsizers, working age adults either with families or living alone – through urban consolidation and some targeted expansion in appropriate locations that address different community needs to existing subdivisions.
29. Increasing the share of unit and semi-detached typologies can assist in meeting demand from an aging population and smaller households. It also provides an opportunity to achieve more compact and efficient settlement patterns.
30. Housing delivery in Central Coast will need to respond to a range of community needs that are not typically serviced by conventional private housing including demand for aged care, specialist disability accommodation, social and affordable housing, and key worker housing.

Implications for the Housing Strategy

31. Currently, the types of housing delivered by Central Coast's residential sector is narrowly focussed. Strategic and statutory planning frameworks and infrastructure delivery programs informing housing and settlement lack the necessary foresight and coordination to deal with variable levels of growth, ensure housing is suited to the needs of residents (in terms of location, type and size), and contributes to more socially, environmentally and economically sustainable development. A key problem is that the SPPs are not sufficiently flexible to unlock more diverse housing forms in Central Coast such as terraces and townhouses reflecting site responsive designs. Instead, the various standards push proponents seeking to develop at higher densities toward a narrow set of outcomes, particularly the 'gun-barrel' layout for grouped housing.
32. Housing, population growth and change can also be delivered more efficiently and in ways that better leverage existing infrastructure and services, and ensure development responds appropriately to land use constraints and natural hazards.
33. Without intervention, there is a risk that Central Coast's residential sector:
 - Is unable or slow to respond to periods of higher growth.
 - Does not evolve with the changing community needs, including those associated with an aging population.
 - Is vulnerable to sharp declines in housing affordability.
 - Lacks the ability to assist in attracting needed inward migration to Central Coast and supporting economic development in key sectors.
 - Delivers settlement patterns that are not sustainable in the long-term.
34. Drawing from the analysis in the Background Report, the following themes are identified for resolution through the Housing Strategy and subsequent flow-on actions by Council:
 - **Dealing with variable growth.** If housing does not evolve with community needs, affordability could deteriorate rapidly in future periods of strong residential demand. A flexible strategic framework is needed for housing delivery to keep pace with demand in periods of high growth. More targeted and coordinated growth, and collaboration between Council, the development industry State Government, utilities companies and the community are essential to respond to changes that are difficult to predict.
 - **More than just free-standing dwellings.** The vast majority of private occupied dwellings in Central Coast are separate freestanding dwellings. Other typologies (units, townhouses, terraces, apartments etc) comprised just 9.4% of occupied dwellings at the 2021 Census, and only a very small number of new dwellings delivered from 2017 to 2024 (1.1%). Despite this, the share of household types that may be suited to non-freestanding dwellings such as units, townhouses, and terraces (such as single people and couples) is more than half of all households and will increase further as the population ages.
 - **Enable feasible infill development and opportunities for urban renewal.** Existing residential areas within walking distance to Ulverstone, West Ulverstone and Penguin town centres offer the greatest potential for housing that meets a diversity of community needs. This includes housing for older people, one and two person households, people on lower incomes and people with specific housing requirements like those with disabilities or changing personal circumstances.
 - **Evolving greenfield development.** Overtime, greenfield development will need to support smaller lot sizes and more diverse housing, to make more efficient use of limited and valuable land supply, maintain affordability, and address changing housing needs.
 - **Retaining and attracting residents and workers.** Without inward migration and retaining existing residents (particularly younger people), the population will decline, and demographic structure will become increasingly unbalanced towards older people. Although allowing residents to 'age in place' in Central Coast is critical to community cohesion and retirees are drawn to the area's lifestyle and natural environment, attracting young people and making sure they stay in Central Coast are essential to social wellbeing and economic prosperity.
 - **Leverage and respect the natural landscape and valued character of Central Coast's towns, villages and hamlets.** A diversity of development outcomes should be encouraged that are appropriate to the local context and setting. In doing so it is important to recognising that each town, village and hamlet has its own identity, and that Central Coast's attractive coastline and hinterland are key reasons visitors and new residents come to municipality.
 - **Affordability and homes for those in need.** Local strategies are needed to guide Tasmanian Government and Community Housing Provider investment in social and affordable housing and assist in unlocking appropriate sites.

- **Respecting constraints and natural hazards.** Planning must have regard to a wide variety of often overlapping constraints and natural hazards. The highly productive agricultural lands contribute to Central Coast's local economy and require protection from the encroachment of sensitive uses. New housing needs to avoid areas that are prone to natural hazards now and as the climate changes, including bushfire, landslip, flooding, coastal inundation and erosion

Introduction

The Central Coast

Central Coast Local Government Area (Central Coast) is in Tasmania's Cradle Coast Region between the regional service centres of Burnie and Devonport. It is renowned for its idyllic coastline fronting Bass Strait and hinterland supporting some of Australia's most productive agricultural soils in valleys overlooked by mountainous eucalypt forests and striking escarpments.

Central Coast is home to some 23,330 residents¹ who mostly live in settlements near the coast, the largest being Ulverstone/West-Ulverstone and Penguin. Like many other regions in Tasmania, Central Coast's community is grappling with the effects of a recent surge in population growth and residential demand that has significantly increased housing prices and reduced affordability. Resident's housing preferences are changing as they age, and households get smaller. Inward migration is needed to balance out the effects of a structural population decline.

Clearly, the amount, types and locations of new housing are critical ingredients in ensuring Central Coast remains a prosperous and liveable community. Getting housing right will also support economic development by ensuring there is appropriate accommodation for existing workers, and to attract new workers, in key economic sectors, including consumer services and the agriculture.

The Project

The Our Homes, Our Future – Central Coast Housing Strategy (the project) is wholly funded by the Australian Federal Government as a part of the Housing Support Program (HSP) – Stream 1. The HSP is one of a suite of initiatives to achieve the National Housing Accord's target of building 1.2 million new, well-located homes over the 5-years from July 2024.

Central Coast Council (Council) has engaged Ethos Urban to undertake the project. Overall, the project will provide a long-term strategic framework to guide planning and development of housing on the Central Coast and the evolution of individual settlements. Its purpose is to:

- Deliver a strategic framework that underpins the planning and delivery of housing across Central Coast.
- Build on Council's aspirations for economic development and population growth.
- Ensure that residents have access to diverse housing options that best meet their needs.
- Provide a clear pathway to delivery through innovative and actionable plans.

The project comprises two main components:

- **A Housing Strategy** – that will provide a strategic basis to coordinate the planning and delivery of housing in Central Coast across the next 20 years. The core focus of the Housing Strategy is to:
 - Understand the housing needs of the future Central Coast community having regard to anticipated growth, and likely and desired changes to the demographic and economic profile across the 20-years to 2044.
 - Identify those needs that may not be met by a continuation of the 'business as usual' approach to the planning and delivery of housing.
 - Determine what interventions are required for Central Coast's residential sector to be able to respond to anticipated issues and opportunities.
 - Recommend land use planning mechanisms to ensure housing is aligned to the needs of residents and workers and can support economic development. This includes the identification of new residential areas and opportunities for rezonings.
- **Strategic Housing Masterplan** – comprising Structure Plans for up to five townships and localities. The Strategic Housing Masterplan will also include urban design guidelines to provide greater certainty to State agencies such as Homes Tasmania, Council, developers and the community regarding housing outcomes.

The project is informed by investigations into housing need, expertise in how local councils can manage housing and population growth to achieve agreed outcomes, and comprehensive community and stakeholder engagement to ensure an alignment with community aspirations and needs. The project is also supported by Retail and Activity Centre Strategy, Scenic Landscape Character Study, and will be implemented and managed,

¹ ABS, Estimated Residential Population (2023)

and communicated to the community and stakeholders through a Development Dashboard and Online Mapping. It is the largest piece of strategic work ever undertaken in relation to planning for residential development in Central Coast.

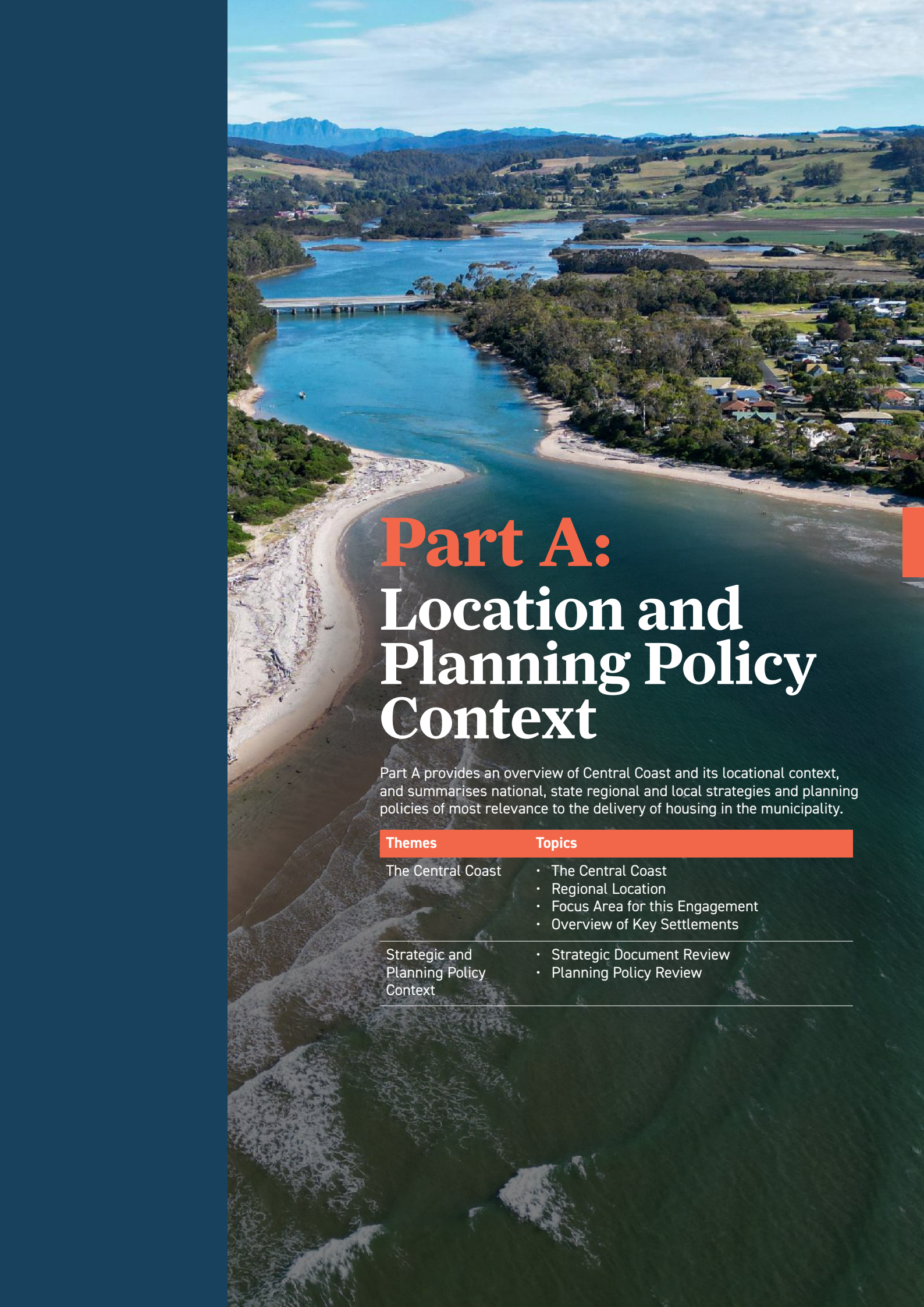
This Report

The Background Analysis (this report) forms a part of an integrated suite of documents including the Scenic Landscape Character Study and Retail and Activity Centre Study that inform the Housing Strategy and Strategic Housing Master Plans. Specialist Transport and Utilities investigations will also inform the Housing Strategy.

This report identifies the trends and issues relating to existing planning policy, constraints, infrastructure, people, and housing provision. In doing so, it provides an understanding of the demand and supply contexts for housing in Central Coast and identifies areas where the provision of housing may or may not meet community needs, now and into the future.

This report contains the following Sections:

- **Part A** - provides an overview of Central Coast and its locational context, and summarises national, state regional and local strategies and planning policies of most relevance to the delivery of housing in the municipality.
- **Part B** - includes three chapters that explore themes and topics of specific relevance to housing and settlement in Central Coast. The themes and topics have been informed by the consultant's research and discussions with key stakeholders including Council, State Government authorities and community groups.
- **Part C** - comprises two chapters that collectively consider the implied demand for dwellings, particular housing needs, the adequacy of supply, and flow-on implications for the Housing Strategy, including:
 - The need for intervening in the business as usual approach to housing; and
 - Key themes to be addressed in the Housing Strategy.



Part A: Location and Planning Policy Context

Part A provides an overview of Central Coast and its locational context, and summarises national, state regional and local strategies and planning policies of most relevance to the delivery of housing in the municipality.

Themes	Topics
The Central Coast	• The Central Coast • Regional Location • Focus Area for this Engagement • Overview of Key Settlements
Strategic and Planning Policy Context	• Strategic Document Review • Planning Policy Review

1.0 Central Coast

Key Findings

- Central Coast is situated in northwest Tasmania between the regional service centres of Burnie and Devonport.
- The majority of residents live in larger settlements near the coastline in the municipality's northern areas including Ulverstone and Penguin. A number of smaller settlements and hamlets are scattered throughout valleys in the rural hinterland.
- Central Coast has a diverse economic base including consumer services, construction, tourism visitation, and an agriculture sector and downstream packaging, processing and export activities.
- The natural environment in the hinterland and along the coast is of scenic significance, and a range of State, Regional and Local reserves are situated throughout the municipality.
- Central Coast is the second largest local government area in the Cradle Coast Region which covers the area extending from West Coast Council, north to Circular Head, and east to Latrobe and Kentish.
- The Cradle Coast Region is renowned for its world-famous wilderness areas, including Cradle Mountain, Lake St Clair, and Franklin/Gordon Wild Rivers National Parks and the Tarkine.

1.1 Central Coast

Central Coast encompasses some 93,180ha in northwest Tasmania (Lutruwita) on the traditional lands of Palawa – Pakana people and the Punnilerpanner tribe of the Northern Country.

Although the colonial settlement occurred in the region from the late 1830s, it wasn't until 1861 that Ulverstone was officially proclaimed a town. Ulverstone/West Ulverstone is today Central Coast's largest settlement and primary service centre and accommodates some 12,980 residents ahead of Penguin with 3,410 residents². Other prominent settlements in Central Coast include Turners Beach, Sulphur Creek/Preservation Bay, Heybridge, Forth, Leith and Gawler.

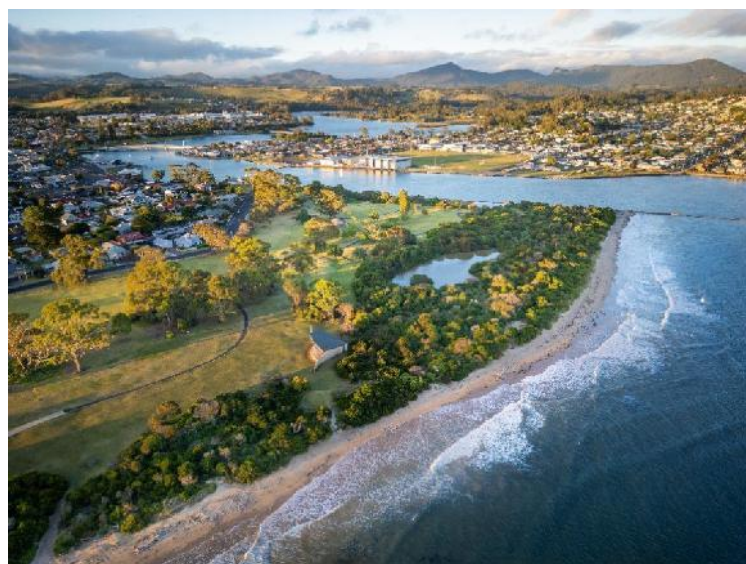


Figure 1.1 Leven River Mouth (Ulverstone)

Source: Central Coast Council

These settlements and most residents are in the northern area of Central Coast which functions as a linear corridor of towns proximate Bass Strait and the Bass Highway.

Additionally, a range of smaller settlements and hamlets are scattered throughout the hinterland including Abbotsham, Spalford, Kindred, Sprent, Castra, Upper Castra, Preston, Gunns Plains, North Motton, Riana, South Riana, Camena, West Pine, Cuprona, Loyetee, South Preston, Nietta, South Nietta, and Loogana.

Some of these smaller settlements represent a general locality rather than an urban area. Others reflect modest clusters of houses with some limited shops and community facilities. Farming remains an important part of the local economy and communities, and some of Central Coast's residents continue to live and work on farms throughout the area.

The major regional centres of Burnie and Devonport are situated 7km west and 8km east of Central Coast, respectively. These towns provide access to higher-order retail, commercial, health, and civic services and infrastructure for residents and businesses in Central Coast. Burnie supports Tasmania's largest cargo port (Burnie Port) and a regional hospital (North-West

² Source: ABS, Estimated Residential Population (2023) for the Urban Centre Locality

Regional Hospital), while Devonport is a key entry point to northern Tasmania for residents and visitors by virtue of Devonport Port (home to the Spirit of Tasmania) and Devonport Airport.

Central Coast has a diverse economic base focussed on consumer services (such as healthcare, education and retail), construction activities, tourism visitation, and a specialisation in agriculture (particularly vegetable and fruit production) and flow-on processing, packaging, and export tasks. Simplot, an international food manufacturer, is the municipality’s largest employer.

Central Coast is a highly scenic environment, characterised broadly by its rural hinterland areas and coastline. A range of State, Regional and Local reserves are situated throughout the municipality. These areas are highly valued by residents and visitors, and some are designated for permanent timber production by the Forest Management Act.

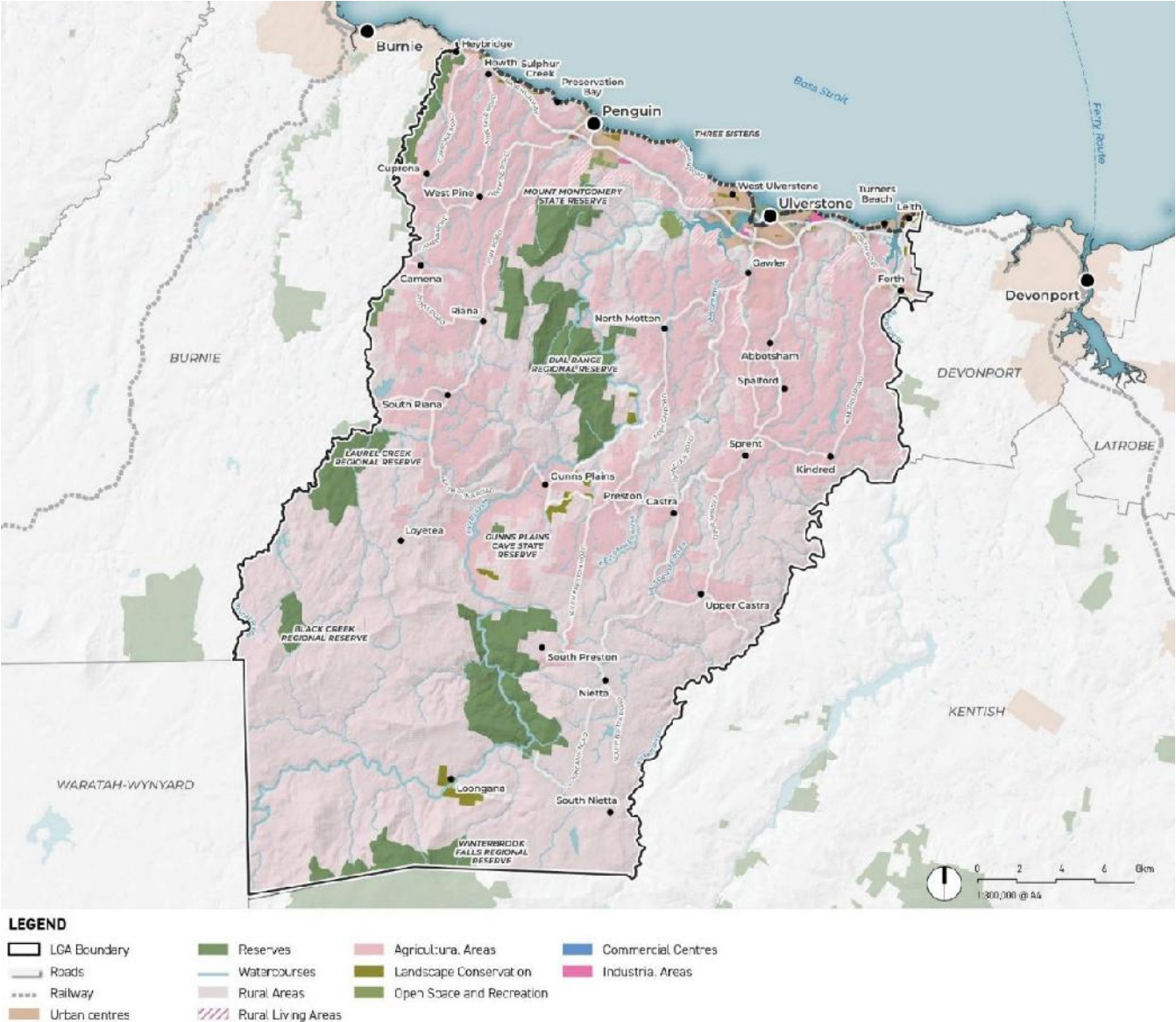


Figure 1.2 Central Coast

Source: Ethos Urban (2024)

1.2 Regional Location

Central Coast is the second largest population centre of nine local government areas in the wider Cradle Coast Region which comprises:

- Central Coast
- Latrobe
- Kentish
- West Coast
- Burnie
- Devonport
- Waratah-Wynyard
- Circular Head
- King Island

This region is characterised by its diverse rural and coastal landscapes, agricultural districts, natural resources (including mining and renewable energy) and world-renowned wilderness areas including:

- Cradle Mountain/Lake St Clair and Franklin/Gordon Wild Rivers National Parks which form part of the Tasmanian Wilderness World Heritage Area
- The Tarkine wilderness area.

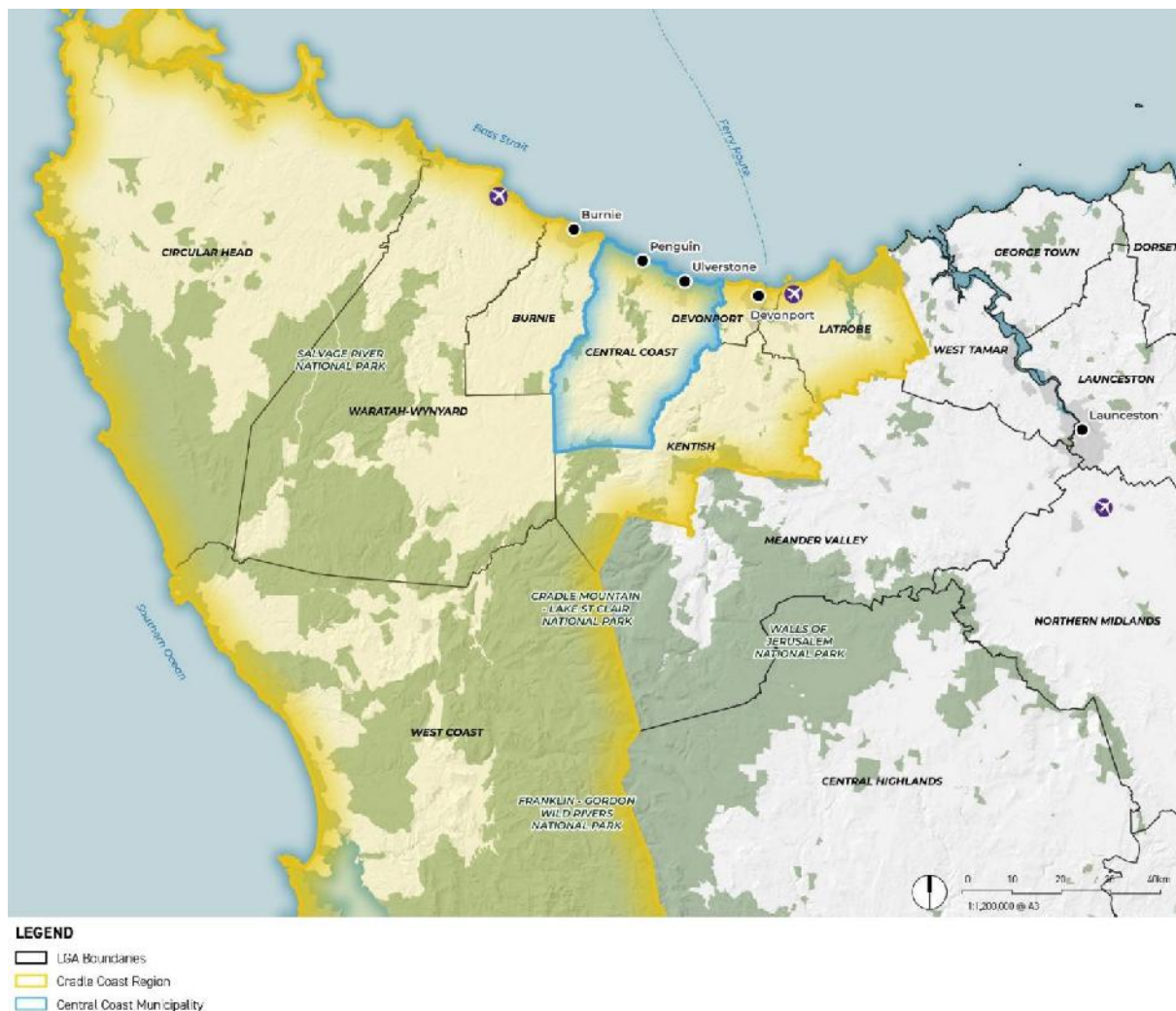


Figure 1.3 Regional Context

Source: Ethos Urban (2024)

1.3 Focus Area for this Engagement

The municipality's residential areas are the focus of the Housing Strategy, particularly land in the:

- General Residential Zone (GRZ)
- Low Density Residential Zone (LDRZ)
- Rural Living Zone (RLZ)
- Village Zone (VZ)

Additionally, the Strategy will:

- Consider the opportunity for residential development in commercial areas such as activity centres; and
- Identify suitable locations for residential development which may not be in a residential zone or activity centre but could be rezoned to meet the community's existing or future housing needs.

Central Coast's zoning framework is shown by **Figures 1.4 and 1.5**.

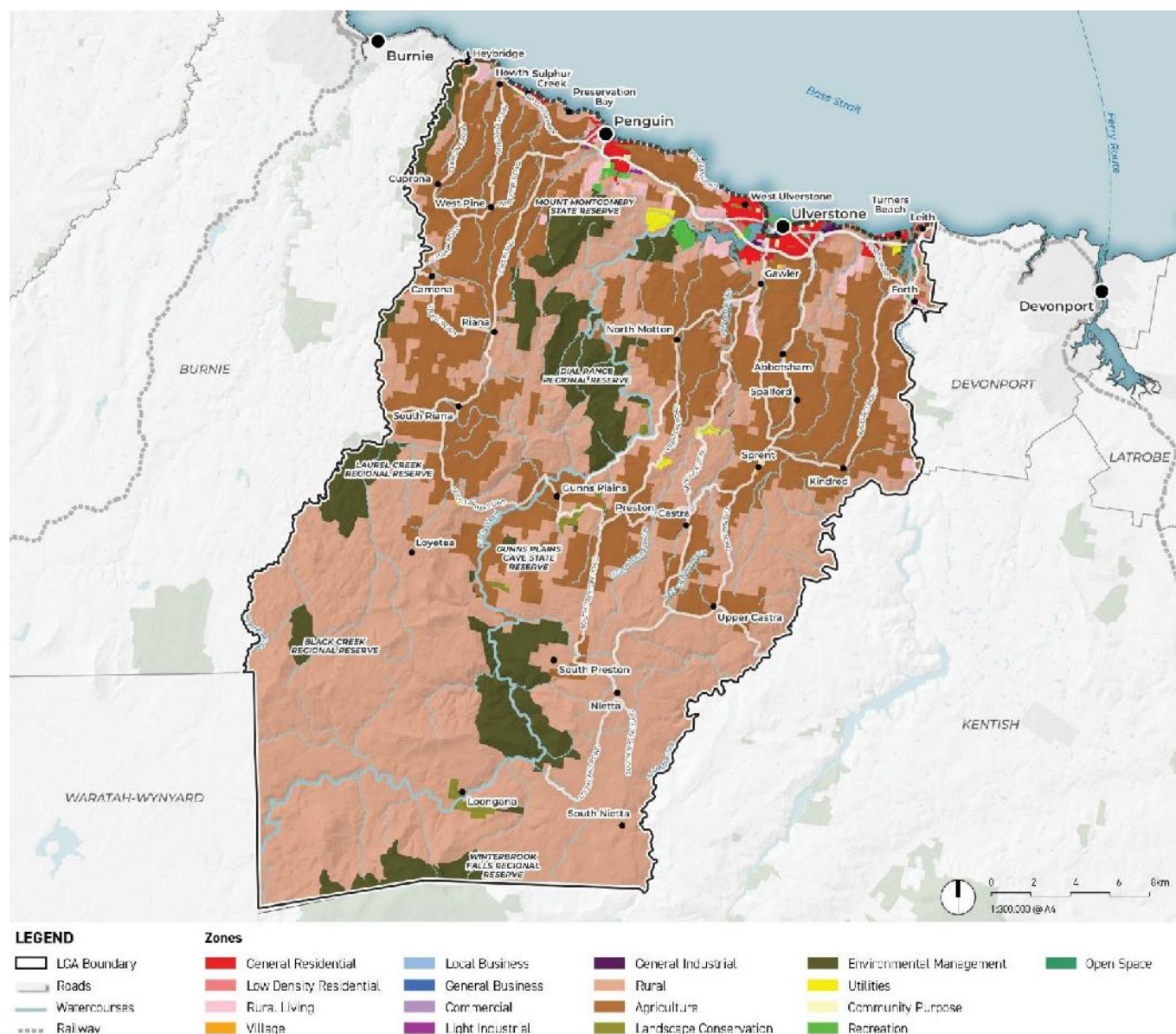


Figure 1.4 Current Planning Zones (municipality wide)

Source: Ethos Urban (2024)

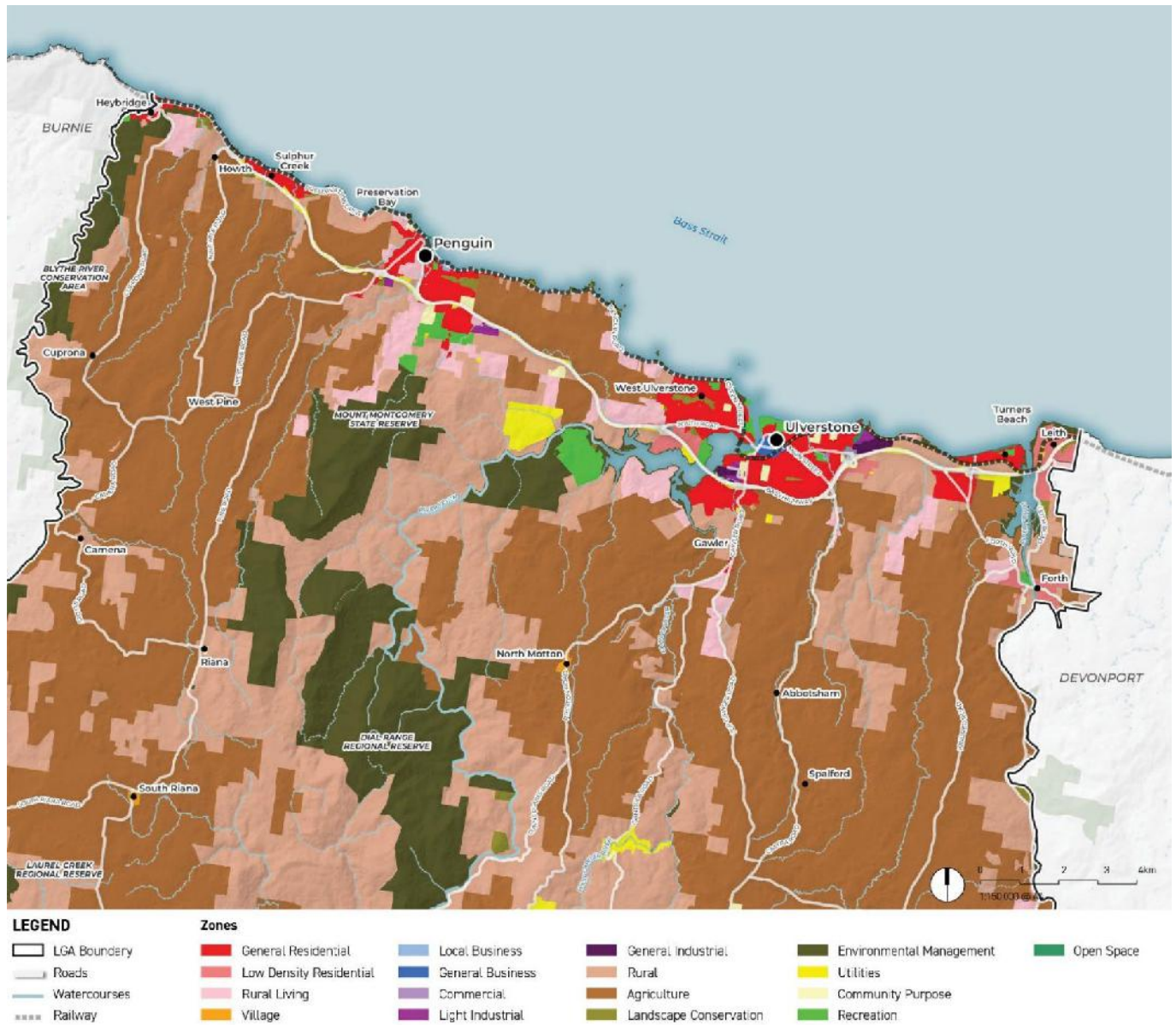


Figure 1.5 Current Planning Zones (northern coastline)

Source: Ethos Urban (2024)

1.4 Overview of Key Settlements

A snapshot of the key settlements in the Central Coast is provided below.

Ulverstone

Ulverstone is the largest 'town' in Central Coast and the municipality's main commercial and service centre. It is located on the coast and is geographically divided by the River Leven. East of Ulverstone is Turners Beach and Leith. Collectively Ulverstone and nearby settlements supported a resident population of 12,980 people in 2023³.

Turners Beach, Forth and Leith

Located in the northeast of the municipality, are Turners Beach, Forth and Leith. Within Central Coast, these residential areas rely upon Ulverstone, considering their limited retail and commercial offering, although Devonport is also easily accessible to these towns. Forth is a historically important village located around 4km inland on the River Forth. On the northern coastline, Turners Beach and Leith are divided by the River Forth with access between the two limited to the Bass Highway.

Penguin, Sulphur Creek, Heybridge and Preservation Bay

Located east of Ulverstone, Penguin is the second largest settlement in Central Coast and is a focus for tourism due to its picturesque setting. Penguin serves as a central hub for the smaller settlements of Preservation Bay, Sulphur Creek, Heybridge to the east. These settlements benefit from their scenic backdrop to the coastline and the Dial Ranges. The foreshore areas of each of these townships are valued by residents and visitors and provide a range of recreational and tourism opportunities. The combined resident population of Penguin, Sulphur Creek and Heybridge was 4,430⁴ in 2023. These western towns are relatively close to Burnie, and many residents travel regularly there for work, shopping and entertainment.

The Hamlets

A number of smaller rural hamlets are located in Central Coast's hinterland. These settlements include Gawler, Abbotsham, Spalford, Kindred, Sprent, Castra, Upper Castra, Preston, Gunns Plains, North Motton, Riana, South Riana, Camena, West Pine, Cuprona, Loyetea, South Preston, Nietta, South Nietta, and Loogana.



Figure 1.6 Northern Coastline

Source: Central Coast Council

³ 2023 Estimated Resident Population for the Ulverstone, Urban Centre and Locality (UCL) Area which extends to Turners Beach and Leith.

⁴ 2023 Estimated Resident Population for the Penguin, Sulphur Creek and Heybridge Urban Centre Locality (UCL) Areas (combined) Preservation Bay is outside the UCL boundary.

2.0 Strategic and Planning Policy Context

Key Findings:

- The planning and delivery of housing in Central Coast will need to respond to strategic and planning policy context. Key considerations from the review of relevant strategies and policies, include:
 - Housing affordability is an issue throughout Australia, driven by a failure to deliver enough housing across all types from social to market housing. Increasing housing supply is a primary focus of the National Housing Accord.
 - Ending homelessness and ensuring the housing system responds better to community needs is a policy priority of the Tasmanian Government. Actions are being taken to improve the planning system, including:
 - Reviewing of the State Planning Provisions and Regional Land Use Strategies
 - Finalising the Tasmanian Planning Policies (TPPS), currently in draft form
 - Development of state-wide guidelines for medium density development.
 - Increase housing delivery – across social, affordable, key worker, and private market typologies. The Tasmanian Government has committed to delivering some 10,000 social and affordable homes by 2032, including 2,000 homes by 2027.
 - When finalised, the Draft TPPs will provide the strategic framework that guides land use and development throughout Tasmania. The Draft TPP's prioritise settlement patterns that are compact and accessible to infrastructure, and the provision of a diverse range of housing types that meet community needs including higher density development in appropriate locations, among other aspects.
 - A process has commenced to prepare an updated Cradle Coast Regional Land Use Strategy which this Housing Strategy can inform, noting that the current CCRLUS was prepared nearly 15 years ago and is outdated.
 - Insufficient and inadequate housing inhibits economic development in Tasmania, particularly at the municipal level.
 - The Tasmanian Government aspires to increase the population of working aged persons and stabilise or increase the 0-16 years age group.

2.1 Strategic Document Review

Commonwealth, State, regional and local strategies and planning policies of relevance to housing and settlement on the Central Coast have been reviewed to inform the Housing Strategy. Findings and directions in key strategies and policies are summarised as follows.

2.1.1 National

State of the Housing System 2024

Prepared by the National Housing and Supply Affordability Council

This report provides an overview of the national housing system focussing on the demand conditions, affordability, and issues that need to be addressed throughout Australia.

It states that Australia is experiencing a housing crisis that is fundamentally driven by a failure to deliver enough housing of all types – from social housing through to market home ownership. The following nine goals are identified for Australia's housing system to meet the needs of the community and the economy:

1. Housing is affordable, fit for purpose and secure for households across income and geographic distributions.
2. There is fair access to home ownership, or alternative tenures that offer comparable benefits.
3. There is secure and dignified housing for tenants, and a sufficient return for investors.
4. There is a supply of new, well-located housing that matches the needs of Australia's growing population and supports a productive economy.
5. There is efficient distribution and exchange of the existing housing stock.
6. The housing stock is environmentally sustainable and energy efficient.

7. Social and affordable housing is provided in sufficient amounts to fulfil its role as essential infrastructure for sustainable, productive and cohesive communities.
8. Experiences of homelessness are rare, brief and non-recurring.
9. The targets under the National Agreement on Closing the Gap for housing are achieved.

Strategic planning for housing at the municipal level should have regard for these national goals.

National Housing Accord (2022)

A joint agreement between the Federal Government; States, Territories and Local Governments; institutional investors; and the construction sector.

The National Housing Accord seeks to address current housing supply and affordability challenges by setting an aspirational target to deliver an additional one million 'well-located' homes over a 5-year period from 2024 to 2029. This target was then updated to an additional 1.2 million homes based on an agreement between the Commonwealth and States. As part of the Accord and subsequent negotiations, the Commonwealth, and State and Territory governments have agreed to support delivery of up 20,000 affordable homes.

Implementation schedules outline actions for each State and Territory to meet their commitments under the Accord. The schedule for Tasmania includes:

- Commitment to \$1.5 billion towards the national target including 2,000 homes by 2027 (of which 220 are required to be affordable).
- Preparation of Draft Tasmanian Planning Policies (TPPs) to guide where and how houses will be developed.
- Expedited zoning, planning and land release to deliver social and affordable housing in well located areas.
- Planning and land use reforms to make housing delivery more responsive over time. This includes reviewing residential controls in the Tasmania Planning Scheme.
- Distribution of the Housing Australia Future Fund (HAFF) in Tasmania – a \$10 billion investment fund established by the Federal Government to support the delivery of social and affordable housing.
- Building the capacity of the Community Housing Provider (CHP) sector. Management of some 6,000 public housing properties in Tasmania has been transferred to CHPs.
- Reporting on social and affordable housing targets including those outlined in the Tasmanian Housing Strategy Action Plan and the HAFF initiatives in Tasmania.

Central Coast Council has committed to unlocking additional housing supply, including updating local policies and strategies via Our Homes, Our Future – Central Coast Housing Strategy. The Housing Strategy is directly funded by the Housing Support Program (HSP), The HSP is one of a range of measures designed to help achieve the National Housing Accords targets.

2.1.2 State

Tasmania Housing Strategy 2023 – 2043

Prepared by the Tasmania Government

This Strategy sets a vision to end homelessness in Tasmania and deliver a well-functioning housing system. The following four priority areas and accompanying actions are outlined to achieve this vision:

1. **Deliver more quality homes, faster** by 'scaling-up', through 'location, size and design', and improved building regulations and planning controls.
2. **Support people in need** through mechanisms such as 'housing first', housing and homelessness services, and elevating housing assistance.
3. **Improve private market affordability and sustainability** by focussing on housing affordability, stability, and alternative housing models.
4. **Enable local prosperity** by providing homes for key workers in rural, regional and remote communities.

The Strategy notes the commitment by the Tasmanian Government to deliver some 10,000 social and affordable homes by 2032 which led to the establishment of Homes Tasmania.

Key enablers identified to end homelessness, include:

- Strengthening partnerships with local governments, community housing providers, and the building and construction industry.

- Policy coordination to ensure housing is considered in the development of policy programs across Tasmania and its Local Government Areas (LGAs)
- Early and more frequent engagement with communities regarding housing development and neighbourhood planning.
- Developing data sharing platforms to inform decision making and policy development.

Tasmania Housing Strategy Action Plan 2023 – 2027

Prepared by the Tasmania Government

This document details initiatives to be delivered in the four years to 2027 to support the priority areas in the Tasmanian Housing Strategy. Actions of most relevance to this engagement include delivering/devising:

- On the Tasmania's Government commitment of 2,000 social housing homes by 2027.
- Agreed social housing commitments through the Australian Governments Social Housing Accelerator Fund.
- A framework to guide use of existing buildings as interim accommodation.
- An additional 800 lots through Homes Tasmania's land release program.
- Options for the efficient release of private land for residential development.
- An Audit of Tasmanian Government and Local Government owned and leased assets.
- Guidance on diverse housing types, including incorporating an apartment code in the Tasmanian Planning Scheme and developing statewide guidelines for medium density development.
- Improvements to the planning system to ensure housing supply is more responsive to demand and climate considerations, including:
 - Review of the State Planning Provisions in the Tasmanian Planning Scheme.
 - Delivery of the Tasmanian Planning Policies and Regional Land Use Strategies reviews.
- Various initiatives to prioritise delivery of, and access to, housing to Tasmanians who need support.
- Various initiatives to improve access to housing and affordability in the private market, including a share equity program (MyHome).
- Key worker housing models in collaboration with all levels of government and private industry.
- Strategic Regional Partnerships between state and local government to consider of regional housing needs and key worker housing demand.

Strategic Regional Plan for Tasmania 2023

Prepared by Regional Development Australia (RDA) Tasmania

This document outlines key principles and strategic priorities for all levels of government to work towards to grow Tasmania's economy. The strategic regional priorities that form the basis of the Plan are:

- **Improving Our Built Environment** – infrastructure and development projects will recognise that Tasmania is an island state with competing priorities for land.
- **Prioritising Our Natural Environment** – leveraging the brand benefits of net-zero and of our environmentally sustainable practices.
- **Realising Our People's Economic Potential** – innovative approaches to utilising our people's skills and expertise.
- **Being Led by Our Communities** – focusing on our communities, their needs and well-being, by prioritising liveability and economic and social inclusion.
- **Growing Gross Regional Product** – delivering products and services that are high yield, value adding, and leverage the on-island expertise and geographic competitive advantages.

Relevant to this engagement, the Plan addresses the role housing can play in supporting or inhibiting economic development. It notes that:

- Housing was raised as an issue by all levels of government during the consultation phase, particularly local governments.
- Insufficient housing impacts the ability of people to find and retain employment is not just a social issue but an inhibitor of economic development.

Tasmanian Population Policy: Planning for our future

Prepared by the Tasmanian Department of State Growth Strategy, Policy and Coordination

This Policy builds upon the population growth targets set by the Tasmania Government in the Population Growth Strategy 2015. The initial Strategy was prepared due to variable growth rates. Since the 2015 Strategy was released, the population of Tasmania has experienced a significant increase.

The Policy sets a goal of increasing Tasmania's population from approximately 574,700 in 2023 to 650,000 people by 2050. It aspires to increase the population of working aged persons and stabilise or increase the 0-16 years age group.

The availability of housing options that meet the needs of current and future residents is an important factor that influences population growth including within specific age or demographic groups. This is an important consideration informing the preparation of this Housing Strategy.

2.1.3 Regional

Cradle Coast Residential Supply and Demand Study (May 2024)

Prepared by REMPLAN for the Cradle Coast Authority

This report will inform a forthcoming update to the Cradle Coast Regional Land Use Strategy and is therefore an important resource for this Housing Strategy. It assesses the following aspects as they relate to the Cradle Coast:

- Supply factors in the broader Tasmanian and regional context
- Trends in housing supply in the region
- Estimates of current and future land supply
- Population and household forecasts and related demand for housing
- The impact of forecast demand on estimated supply.

Key findings include that:

- Cradle Coast has recently experienced historically high levels of population growth, similar to other regions of Tasmania.
- Population growth in Cradle Coast will continue to be driven by migration. Migration is closely aligned with the relative economic performance and opportunities relative to other areas in Australia.
- Structural demographic shifts in the Cradle Coast including an aging population will continue and necessitate planning to accommodate changing housing needs and preferences.
- The housing development response to economic and demographic changes has been slow, resulting in a mismatch in supply and demand and impacting overall housing availability and affordability.
- Cradle Coast's supply of residential land is generally adequate to meet future demand.

In particular, REMPLAN forecast that, across the 23 years to 2046:

- Central Coast residential population will increase by an average of 37 persons per year (based on REMPLAN's cohort component model).
- Average annual dwelling demand will be approximately 43 dwellings.

In terms of supply, the report finds that Central Coast's:

- 'Vacant land supply' (excluding underutilised parcels) is equivalent to 23 years of demand (in that would be extinguished by around 2046). It is noted that one quarter of the current 'vacant supply' is provided by one parcel of land at Penguin. For reference, the 'vacant supply' in neighbouring Devonport LGA is forecast to be equivalent to 16 years (of demand).
- Total practical supply (including underutilized lots) is equivalent to 114 years, noting that some 40% of lots in this category were categorised as utilised.

REMPPLAN note that 'practical vacant supply' (which excludes underutilised sites) is the most robust estimate and should be used in calculations.

Ethos Urban Comment:

- For reference, under the Tasmanian Government's low, medium and high population projections for the 30 years to 2053, it is anticipated that Central Coast's population will increase by an average of -110 persons per annum (pa), 45 persons pa, and 102 persons pa, respectively.

- Though the findings and analysis in the REMPLAN report are based on a sound methodology, the lack of multiple scenarios and no 'high growth scenario' doesn't account for likely variability in rates of population growth and change, or the ability to 'stress-test' supply.

2.1.4 Local

Local Area Settlement Strategy (April 2023)

Prepared by ERA Planning & Environment (ERA) for Central Coast Council

The Local Area Settlement Strategy (LASS) was prepared in 2023 to guide the use and development in Central Coast. Although not ultimately endorsed by Council, the analysis findings in the LASS are of relevance to this engagement given the Housing Strategy will address similar issues and opportunities related to housing and settlement.

The LASS was informed by demand and supply analysis which estimated that Central Coast's 'theoretical' dwelling yield totalled some 6,867 lots, which is equivalent to:

- 203 years, under a conservative demand scenario (33 dwellings pa)
- 87 years, under a moderate demand scenario (97 dwelling pa)
- 71 years, under a high scenario assuming (96 dwellings pa)

The conservative scenario flows from modelling by SGS (refer report summarised below). This modelling only factored in demand associated with population growth and demographic change, and therefore did not consider demand from holiday homes, air bnb, worker accommodation etc, as noted by ERA.

Additionally, ERA prepared the moderate and high (growth) scenarios. The moderate scenario was based on a continuation of the ten-year trend for dwelling approvals, while the high scenario had regard for population projections by the Australian Centre for Population and an assumed reduction in the average household size.

The settlement strategy component (comprising a settlement hierarchy and strategy) was underpinned by the following planning principles:

- Increase housing density
- Support a sustainable settlement pattern
- Facilitate economically strong and compact lively settlements
- Protect agriculture land
- Make Central Coast investment ready
- Respond to a changing climate
- Maintain the Central Coast character.

The LASS states that separation between settlements should be maintained, ribbon development avoided, and that growth should be directed to established settlements rather than greenfield options.

The settlement hierarchy designates Ulverstone and Penguin for medium and low growth respectively, via an urban intensification growth strategy, with the balance of settlements designated low growth and a 'stable' growth strategy.

A range of housing related strategies, include:

- Ensure sustainable residential growth consistent with the settlement hierarchy and prioritise growth in Ulverstone and Penguin.
- Diversify housing stock and dwelling options to meet future population needs.
- Provide some limited additional residential land to support lifestyle aspirations.
- Plan for visitor and worker accommodation.

Ethos Urban Comment:

- The estimated adequacy of supply of between 71 and 203 years (of demand) is significantly above that estimated by REMPLAN (23 years).
- The estimated supply of 6,867 dwellings included approximately 351ha (or some 4,681 lots) categorised as underutilised (i.e. 70% of total dwelling yield). ERA defined underutilised land as General Residential Zone land with a site area of 2,000m² that contains an existing single dwelling. The realistic development potential of this land – having regard for site, market and other aspects – does not appear to have been considered.

- Vacant land was determined using the Valuer-General's land use code and therefore may include some recently developed land, as noted by ERA.
- It is evident the dwelling yield was calculated by summing the area of all residential land categorised vacant, adjusting for infrastructure and open space, and dividing by assumed average lot sizes. Although this method is appropriate for englobo (unsubdivided) parcels it does not capture the realistic supply of residual vacant lots in established areas or subdivided lots in developing estates.
- It is unclear how the growth scenarios in the settlement hierarchy relate to the dwelling demand scenarios outlined in the Strategy, particularly the medium and high dwelling demand scenarios.
- The LASS identifies many of the issues and opportunities relevant to housing and settlement in Central Coast and outlines a sensible suite of actions. However, it does not provide a settlement framework that is sufficiently flexible to protect and support the opportunity for higher population growth (and associated economic development).
- The LASS and supporting SGS report have been reviewed in the context of this project and current circumstances, without an understanding of the scope that informed their preparation. Both reports provide valuable background information for this project.

Central Coast Settlement Strategy Background Analysis (April 2022)

Prepared by SGS Economics and Planning (SGS) for Central Coast Council

Prepared as an input to the Local Area Settlement Strategy, this report assessed future the demand for residential, commercial, retail and industrial land in Central Coast, as well as Burnie and Devonport LGAs.

The housing demand estimates were generated by SGS's proprietary housing demand model and informed by population projections, and assumptions around housing composition. The analysis anticipated that:

- An additional 338 dwellings would be required in Central Coast across the 20 years to 2041 (or an average of 17 dwellings per year), based on the Tasmanian Government's high population projection series.
- Separate dwellings would comprise approximately 89% of the total increase, followed by medium/high density (12%), and other dwellings would decline (-1%).

Demand for commercial and retail floorspace was estimated to total 31,767m² and 48,454m², respectively, across from 2021 to 2041. The commercial floorspace estimates were based on employment projections and assumed floorspace ratios. The retail floorspace estimates were produced using market share approach and adopting the high population projections, per capita spending figures from MarketInfo and benchmark average turnover levels. The report notes that Central Coast has one vacant lot (in a commercial zone) comprising 900m in area.

The industrial assessment considered both supply and demand. It found that Central Coast's industrial land supply comprised some 9.0ha, which was insufficient to accommodate projected demand for 17.5ha, over the next 15-years. The demand estimates were based on employment projections and assumed floorspace ratios.

Ethos Urban Comment:

- The estimated dwelling demand figures in the SGS report are lower than the conservative demand scenario outlined in the Settlement Strategy (previously discussed) which, as stated by ERA, is based on modelling by SGS.
- The residential demand modelling only factored in demand associated with population growth and demographic change, and therefore did not consider demand from holiday homes etc, as noted by ERA (in the Local Area Settlement Strategy).
- It is unclear if the residential modelling was informed by analysis of recent development trends in Central Coast (i.e. dwelling approvals data and take-up).

Central Coast Economic Baseline Study (2024)

Ethos Urban for Central Coast Council

The Economic Baseline Study was prepared to provide a foundation for future planning in the municipality and inform economic development initiatives. It is therefore an important reference document for the Housing Strategy.

Key findings include that:

- The tourism sector has rebounded post COVID-19 and that a range of opportunities exist to grow the tourism sector, including:
 - Greater promotion of the region and upgrading tourist attractions

- Provision of a wider range of accommodation options
- Targeting Bass Strait ferries
- Partnerships with other municipalities in the region.
- Central Coast's rapidly aging population will impact on economic prosperity if positive steps aren't taken to attract younger residents. Recommendations for Council include:
 - Seek to achieve the high series TasPoPP projections, via attraction of primarily younger residents.
 - Consider opportunities to attract younger persons and families aligned to the growing health care and social assistance sectors, including via the provision of affordable housing options.
 - Explore opportunities for over 55 years age sector, including housing opportunities.
 - Develop opportunities to attract health care providers to support the aging population, particularly highlighting the benefits of locating in Ulverstone as a health provider.
 - Consider opportunities to develop a health precinct supporting co-location of health and allied health operators.
- The agricultural sector in the Central Coast is one of the most valuable industries to the economy, however it is facing issues related to geographic isolation, small domestic market, and increasing competition from global competitors.
- The professional, scientific and technical services sector is growing but businesses are finding it difficult to attract and retain skilled workers. Establishing a local tertiary education presence (to support local white-collar businesses) and encouraging government procurement to be local (where practicable) is recommended.
- Central Coast's industrial market is supply constrained, with current zoned supply equivalent to only 3.6 years of demand (based on recent take-up). Accordingly, Council should immediately commence the process of identifying and rezoning additional industrial land supply.

Although the opportunity for growth in the retail sector is relatively limited, capacity for change and evolution still exists. Council can support this by ensuring retail precincts reflect a high-quality urban environment, supporting anchor tenants, and reducing escape expenditure. It is noted that economic development initiatives that increase population growth will benefit the retail sector.

Population Growth Policy – Tasmania's Central Coast (2024)

Prepared by Central Coast Council

This document outlines Council's population goals and related strategic themes and approaches to support long-term population growth. The rate of population growth in Central Coast has varied significantly and this Policy aims to drive an ambitious growth agenda that will:

- Support economic development; and
- Offset the impacts of an ageing population on the demographic structure and local economy.

The Policy aims to achieve population growth of around +150 persons per year over the next 20-years which is higher than the Tasmania Government's TasPoPP high growth rate projections for Central Coast (+115 per year). This would result in Central Coast adding approximately +3,000 residents ten years sooner than under the TasPoPP high growth series.

Strategic approaches to stimulating population growth and ensuring the Central Coast community remains liveable and prosperous flow from the following themes:

- Our Lives, Our Learning – quality of education, training and employment.
- Our Homes, Our Neighbourhoods – homes for all lifestyles.
- Our Economy, Our Business – value adding for growth.
- Our Land, Our Growth – live within our Places and Spaces.
- Our People, Our Place – making the most of our people and spaces.

The approaches include addressing issues identified in a range of policies and plans that are being prepared currently or will be prepared in the coming year, including:

- Our Homes Our Future project
- Economic Development Strategy
- Investment Attraction Prospectus
- Retail Strategy (prepared as part of the Our Homes Our Future project)

- Communications and Engagement Strategy
- Community Health and Wellbeing Plan.

Penguin Town Centre Masterplan and Strategies (November 2021)

Prepared by Complete Streets and John Mongard Landscape Architects for Central Coast Council

This document provides a strategic framework to address key public realm issues in Penguin's Town Centre including the need to:

- Improve the Main Street shopping area
- Improve gateways to Penguin
- Increase and enhance Foreshore open space
- Improve active and passive use of Hiscutt Park
- Update the current Recreation Ground masterplan to reflect contemporary conditions.

The masterplan comprises three overarching actions:

- Greening and linking of the foreshore, main street and village
- Activation of key sites, community facilities and buildings
- Refinement of guidelines and policies to support the Town.

Immediate steps to deliver on the masterplan include:

- Commence a planning scheme amendment for the land behind Main Road including the Recreation Centre to accommodate medium density residential.
- Commence a planning scheme amendment for the Council Depot site to accommodate medium density residential.
- Commence discussions with key stakeholders and plan improvements to address the underutilization of public buildings.
- Commence landscape design for re-greening and better activating the foreshore parklands and main street footpaths.
- Implement some short-term (temporary) tactical outdoor seating/dining/street tree areas in the Main Street that can be adjusted and moved around until the ideal location is found for permanent works.

Future planning of the town centre will need to have consideration for the actions that have already been achieved and implemented in this Masterplan. Further review of how the remaining actions are to be implemented will need to occur to ensure alignment with this project.

2.1.5 Other Strategic Documents Reviewed

Other strategies and plans reviewed for the purposes of this engagement include:

- **Climate Change Action Plan 2023-25.** This Action Plan provides a roadmap for Tasmania to build community, environmental, industry and infrastructure resilience to climate change.
- **Tasmanian Renewable Energy Action Plan 2022.** This Plan aims to grow Tasmania's renewable energy sector and proposes Renewable Energy Zones as a mechanism to coordinate future investment in the sector. The renewable energy zone designated in north-west Tasmania includes land in the area of Riana and South Riana in Central Coast.
- **Rural Living Strategy, October 2016.** This Strategy outlines guidelines to inform the zoning or rezoning of land in the Rural Living Zone with a particular emphasis on protecting productive agricultural land.
- **Central Coast Heritage Study.** This Study intended to establish a heritage code and protective provision for Central Coast but was discontinued.
- **Ulverstone Sport and Leisure Centre and Showgrounds Masterplan, June 2023.** This Masterplan provides a vision to guide the revitalisation of the Ulverstone Sports and Leisure Centre/ Showgrounds. Though it was not endorsed by Council a review was undertaken in September 2024. The long-term infrastructure needs at the Ulverstone Sport and Leisure Centre and Showgrounds will be considered as part of the forthcoming Sports Infrastructure Masterplan scoping work, scheduled to commence in March 2025.
- **Sport Infrastructure Masterplan (currently underway).** This Masterplan will outline a framework to address Central Coast's long-term sporting infrastructure needs. It is anticipated to be completed in the 2025/26 financial year.
- **Disability Access and Inclusion Plan 2022-2025.** This document details Council's approach ensure inclusivity is imbedded in all facets of placemaking, culture, and to their events, services and communications.

- **Public Open Space Policy (2018).** This Policy outlines guidelines to inform the provision and management of open space within Central Coast.

2.2 Planning Policy Review

2.2.1 State Policy

Tasmania currently has three state policies. These are implemented through the State's planning, development and regulatory systems.

The State Coastal Policy 1996

This Policy applies to areas within 1km of the high-water mark. It seeks to ensure that:

- Natural and cultural values of the coast are protected
- The coast is used and developed in a sustainable manner; and
- The Integrated management and protection of the coastal zone is a shared responsibility.

The Policy aims to protect coastal environments while facilitating appropriate development. It emphasises the importance of integrated planning, stakeholder engagement, and the conservation of coastal resources, including habitats and cultural heritage. By promoting sustainable practices and responsible use of coastal zones, the policy seeks to balance environmental protection with community development.

Many of the settlements within the region will require consideration of this Policy given their coastal location. This includes Ulverstone, Penguin, Turners Beach, Heybridge, Leith and potentially Forth.

The State Policy on Water Quality Management 1997

This Policy sets out a comprehensive approach to safeguarding and enhancing water quality across Tasmania through the management of point and diffuse sources of emissions to surface waters and groundwater. It aims to protect freshwater and marine ecosystems while ensuring that water resources are used sustainably for agricultural, recreational, and industrial purposes.

The Policy emphasises the need for best management strategies to prevent pollution and mitigate impacts on water quality. It is relevant in ensuring future development and expansion of settlements does not negatively impact on existing water quality.

The State Policy on The Protection of Agricultural Land 2009

This Policy seeks to safeguard Tasmania's agricultural land from inappropriate development and land use changes that could compromise its productivity.

It provides a framework for land use planning and decision-making, promoting the identification and protection of prime agricultural land while encouraging sustainable practices. The policy seeks to balance development needs with the preservation of vital agricultural resources.

The objectives of the Policy are to enable the sustainable development of agriculture by minimising:

- Conflict with or interference from other land uses
- Non-agricultural use or development on agricultural land that precludes the return of that land to agricultural use.

This Policy will be primarily relevant to settlements that interface directly with Rural and Agricultural land, such as Penguin, Ulverstone, and Forth.

National Environmental Protection Measures (NEPMs)

In addition to the three State Policies previously outlined, the Tasmanian planning system recognises National Environmental Protection Measures (NEPMs) as State Policies. NEPMs are statutory instruments that specify national standards for a variety of environmental issues, including:

- Air toxins
- Ambient air quality
- Assessment of Site Contamination
- Diesel vehicle emissions
- Movement of controlled waste between States and Territories

- National pollutant inventory
- Used packaging materials.

Although not generally directly enforceable, NEPMs are implemented using a variety of mechanisms and approaches depending on the contents of each NEPM.

Draft Tasmanian Planning Policies

The Tasmanian Planning Policies (TPPs) are currently in draft form. Their purpose is to provide consistent overarching planning policies that complement the strategic and regulatory elements of the planning system, including the Regional Land Use Strategies, and the Tasmanian Planning Scheme (TPS) comprising State Planning Provisions (SPPs) and Local Provisions Schedules (LPSs).

Any amendment or substitution to an existing Local Planning Scheme (LPS) must comply with the TPP's directions.

The TPPs present a strategic framework to guide land use and development throughout Tasmania. They focus on sustainability, resilience to climate change, and the protection of both natural and cultural heritage. Key policy areas include housing, economic development, environmental management, and community engagement – all aimed at enhancing the quality of life for residents.

Regarding settlements and growth, the TPPs provide guidance for planners determining how and where growth will occur. In particular they:

- Prioritise settlement patterns that locate people where they have access to employment, social infrastructure and transport networks to improve connectivity, liveability of settlements.
- Emphasise the delivery of social and affordable housing and recognise that these types of housing are essential to improve social and economic resilience.

Of specific relevance to this Housing Strategy:

The policy for Growth includes a strategy to provide at-least a 15-year supply of residential, commercial, industrial, recreational and community land to support the economic, social and environmental functioning of settlements.

- The policy for Housing, has strategies to:
 - Plan and provide for a diverse range of quality housing types that meet the needs by responding to demographic trends and considering the housing needs of the community.
 - Supply land, including infill, reuse and greenfield sites, for housing that meets the projected housing demand, which is to be based on the best available evidence, to improve housing availability and affordability.
 - Encourage higher density development in locations that are, among other aspects:
 - have been identified for urban consolidation
 - are within proximity to an activity centre
 - have good access to employment, social and physical infrastructure, open space and active and public transport networks
 - can manage potential impacts associated with increased residential density and land use conflict.

When finalised the TPPs will provide an important policy basis to inform strategic planning at the municipal level, including the preparation of Housing Strategies, and masterplans for specific localities.

Ethos Urban Comment: The TPPs are currently in draft and are therefore not currently endorsed by the Tasmanian Government.

Draft Medium Density Design Guidelines 2024

The Draft Medium Density Design Guidelines were prepared by the Tasmanian Government in 2024 to inform the implementation of the Greater Hobart Plan. These Guidelines aim to:

- Offer best-practice recommendations for planners, designers, and developers, supporting the preparation and evaluation of medium density development proposals; and
- Demonstrate how high-quality medium density development can integrate into existing urban areas without compromising local heritage or character.

Although the Guidelines seek to encourage diverse housing options, the current TPS offers limited flexibility in achieving outcomes that support higher densities and a range of housing typologies. This issue has been recognised in the most recent review of the State Planning Provisions (SPPs).

The Improving Residential Standards in Tasmania Project undertaken (as part of the SPPs review) outlined improvements to urban residential development standards within the residential and commercial zones. The draft recommendations in the Project identified the need for the Medium Density Guidelines to be finalised and included as an incorporated document in the TPS.

Ethos Urban Comment: The Medium Density Guidelines are not a statutory document.

2.2.2 Regional Policy

Cradle Coast Regional Land Use Strategy (CCRLUS) 2010-2030

Originally released in 2011 and amended in 2022 and 2024, CCRLUS provides the broad, overarching framework to guide land use planning in Tasmania's Cradle Coast Region (the Cradle Coast).

CCRLUS states there is limited immediate need or benefit for wholesale change to the shape and appearance of regional towns, rural environments or conservation places. It proposes that:

- Settlement centres remain separate, compact, contained and individual; and
- Growth and development for housing, business and community purposes be achieved through a careful mix of intensification within established urban boundaries and considered expansion.

A Settlement Management Strategy identifies the following growth scenario and settlement strategies for key Central Coast towns:

- Forth, Gawler, Turners Beach and Ulverstone: 'medium growth scenario' and 'contained growth strategy'.
- Heybridge, Penguin, and Sulphur Creek: 'low growth scenario' and 'stable settlement strategy'.

The 'contained growth strategy' promotes a mix of intensification and strategically planned expansion to retain compact urban form and provide a mix of development and growth opportunities. The stable settlement strategy restricts new development to existing land supply within the designated urban boundary and a priority for intensification.

CCRLUS also notes that:

- Councils are advised to prepare local settlement structure plans to establish arrangements for orderly and economic response to movement in social and economic activity.
- The provision of appropriately zoned land and the finer grain detail for how development will occur is to be determined at municipal level through local settlement strategies and statutory plans, prepared in accordance with the CCRLUS principles and reflected in the provisions of local planning schemes.

Ethos Urban Comment: CCRLUS was originally prepared in 2010 and is now outdated. A process has commenced to prepare a contemporary Land Use Planning Strategy for the Cradle Coast.

2.2.3 Local Policy

The Tasmanian Planning Scheme

The Tasmanian Planning Scheme (TPS) sets out the requirements for use and development of land in accordance with the Land Use Planning and Approvals Act 1993.

The TPS comprises:

- State Planning Provisions (SPPs): that outline the use and development standards for all zones and codes in Tasmania. They serve as the foundation for the TPS and aim to provide consistency in land use planning and development across the State. The SPPs also set out the requirements for the Local Provisions Schedules.
- Local Provisions Schedules (LPS): apply to each municipal area and outline specific land use and development regulations.

The SPPs outline the primary controls for use and development listed under the relevant zones. The following zones are the key focus of this engagement.

Rural/Agricultural Zones

Much of the Central Coast is zoned Rural or Agriculture. The purpose of these zones is to ensure agricultural land is not fettered by other development. The Rural zone provides allowable minimum lot sizes of 40ha, whilst the Agricultural zone seeks to ensure that the capacity of agricultural land is not diminished by a proposed use or development.

Commercial Zones

The key commercial districts for the municipality include Ulverstone and Penguin.

Penguin has a Local Business Zone which provides for small commercial activities to cater to the local town. There is an allowance for residential use within this zone, particularly if located above the ground floor level of a premises. Buildings in this area are generally limited to 2 storeys (less than 10m). There are also dwelling standards for private open space and storage.

Ulverstone similarly has a Local Business zone west of the River Leven. Being a larger centre it also has a General Business Zone that caters for much of Central Coast's work and retail needs. This zoning encourages residential use where it is able to support the viability of the activity centre. Building height is generally limited between 8.5m and 10m. There are also dwelling standards for private open space and storage.

Three Village zones are within the municipality at Riana, North Motton and Sprent. These are located further inland and provide for small rural centres with some minor commercial activities. The land immediately surrounding the villages is primarily Agricultural. Several of the lots remain undeveloped, potentially allowing for future residential or commercial development to occur.

Residential Zones

The pattern of settlement is primarily concentrated along the coast. These residential areas are generally subject to the General Residential Zone (GRZ), Low Density Residential (LDRZ), and Rural Living Zoning (A&B). Although not currently used in Central Coast, the Inner Residential Zone also forms part of the SPPs and could be applied in Central Coast in the future.

Inner Residential Zone

- This zone seeks to provide for a variety of residential uses and development that accommodates a range of dwelling types at higher densities. Relevant provisions include:
 - Multiple dwellings should have an area of at least 200m² associated with each dwelling.
 - Ensure development can satisfy the setback standards (3m from a primary frontage and 2m from a secondary frontage) and building envelope controls allowing a maximum height of 9.5m.
 - Minimum subdivision lot size of 200m² that should also contain a minimum building area of 10m x 12m.

General Residential Zone

- This zone aims to accommodate a range of dwelling types and sizes. Relevant provisions, include:
 - Multiple dwellings should have an area of at least 325m² associated with each dwelling.
 - Ensure development can satisfy the setback standards (4.5m from frontage and 3m from side and rear boundaries) and building envelope controls allowing a maximum height of 8.5m.
 - Minimum subdivision lot size of 450m² that should also be able to contain a minimum building area of 10m x 15m.

Note: As noted previously the development standards in the IRZ and GRZ, including building envelope and density controls, restrict the opportunity for terraces and townhouses on smaller lots.

Low Density Residential Zone

This zone provides for residential development in areas where density is limited by infrastructure or environmental constraints. Key provisions include:

- The density standards for this zone are 1500m² for multiple dwellings if connected to services, otherwise 2500m².
- Development is required to retain a setback of 8m from the frontage and 5m from side and rear boundaries
- The minimum size for subdivision is 2500m².

Rural Living Zone (A&B)

This zone provides for residential development in a rural setting where services are limited. It prescribes several development standards including:

- A 20m setback from the frontage and 10m setback from side and rear boundaries.
- Provisions to ensure that sensitive uses (ie habitable buildings) do not fetter any nearby agricultural uses.
- The minimum size for subdivision ranges between 1ha and 2ha.

Central Coast Local Provisions Schedule (LPS)

The LPS outlines land use and development regulations specific to Central Coast. It includes local area objectives and development standards to guide residential, commercial, and industrial development. The document aims to balance housing demand with the preservation of local character and natural resources.

Under the LPS for Central Coast, a number of Specific Area Plans (SAPs) apply to certain areas in the municipality. SAPs include a set of use and/or development standards that either substitute or are in addition to the provisions of the zone. SAPs are applied for areas that have a specific character that is desired to be maintained, is encumbered by a development, local area, or masterplan, or has a specific use or development requirement that is permissible under the zone.

Five SAPs apply in the Central Coast, these include:

- **Forth SAP** seeks to retain the character of the 'earlier period' settlement by preserving the compact and picturesque features of the village. Within some of this area, the minimum permitted subdivision size is 2000m².
- **Leith SAP** seeks to retain the existing spatial characteristics and dwelling density of the town. This is achieved through a minimum permitted subdivision lot size of 4000m².



Figure 2.1 Forth SAP

Source: LISTmap 2024



Figure 2.2 Leith SAP

Source: LISTmap 2024

- **Penguin SAP** seeks to foster a vibrant and attractive town centre whilst also promoting increased residential density. The focus is on the retention of the coastal village character.

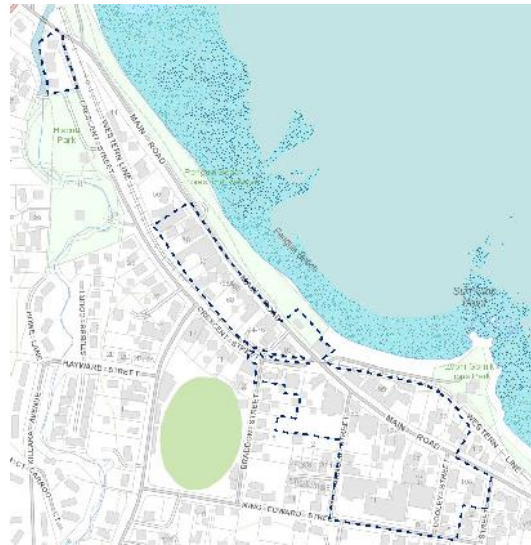


Figure 2.3 Penguin SAP

Source: LISTmap 2024

- **Revell Lane SAP** is located southwest of the township of Penguin. This SAP aims to provide a rural living area with a lower residential density than the rural living zone (allowing for 2ha lots).

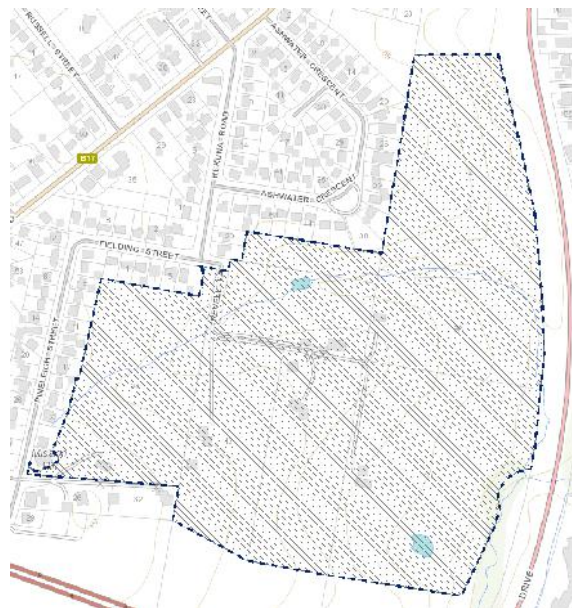


Figure 2.4 Revell Lane SAP

Source: LISTmap 2024

- **Turners Beach SAP** primarily focuses on the protection of coastal and recreational values and the maintenance of coastal processes. There are provisions that promote residential development to an appropriate scale, with specific direction to limit commercial activity to home occupation and local retail.

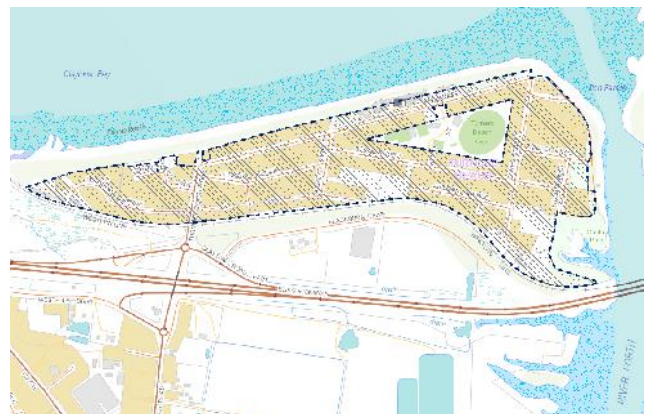


Figure 2.5 Turners Beach SAP

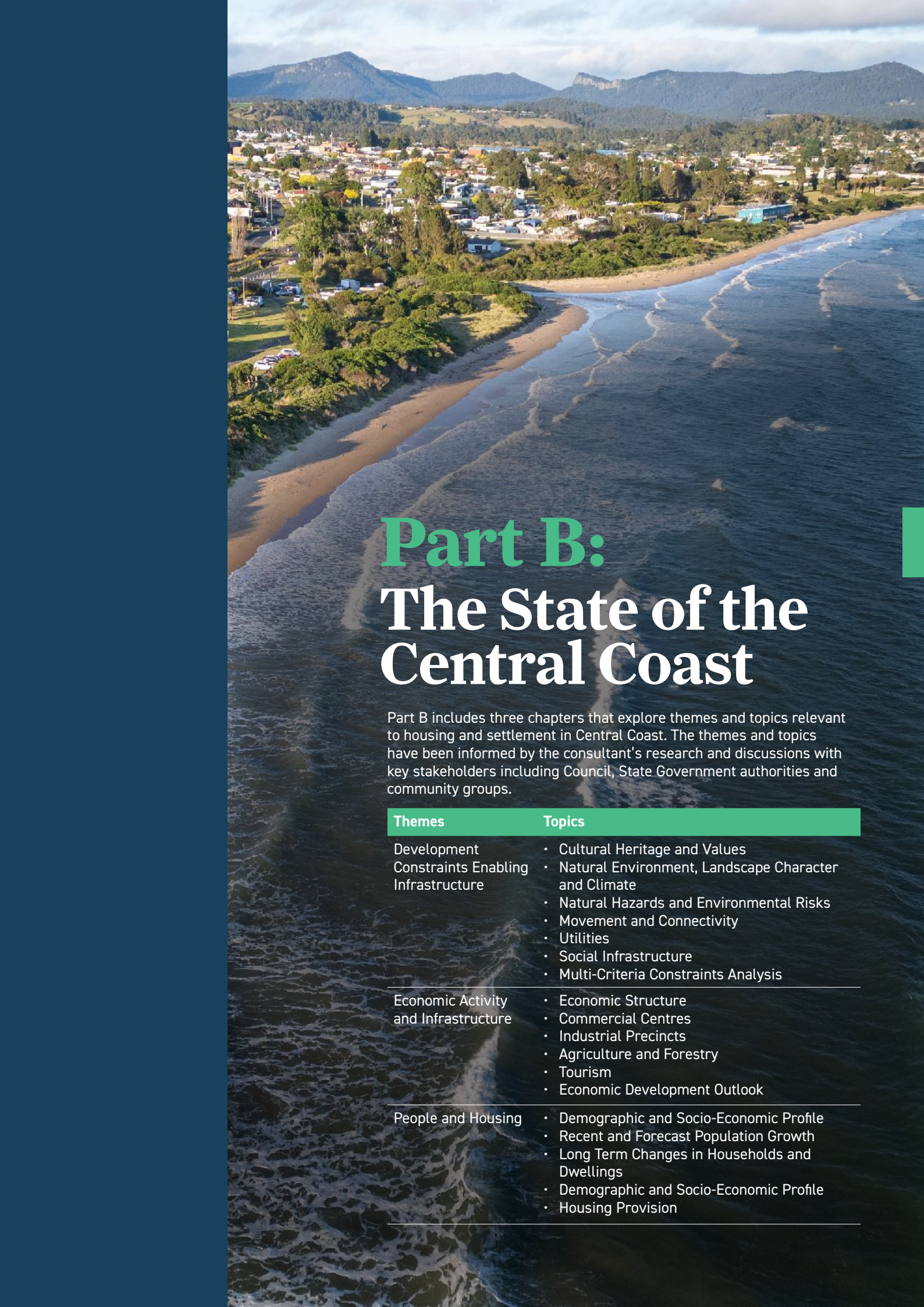
Source: LISTmap 2024

Where there is any conflict between the LPS and the SPPs, the local provisions overrule.

Strata, Staged Development and Community Development Scheme Policy 2018

This document outlines the policies for managing strata staged developments and community development schemes. It establishes guidelines for developers to ensure compliance with planning regulations, promote sustainable growth, and protect the rights of residents. The policy emphasises transparency, community consultation, and adherence to environmental standards.

The policy provides a checklist to ensure a strata plan/staged development/community development is substantially in accordance with the issued planning permit.

An aerial photograph of a coastal town, likely in New Zealand, showing a mix of residential buildings, green spaces, and a sandy beach. The ocean is in the foreground with waves breaking. In the background, there are rolling hills and mountains under a cloudy sky.

Part B:

The State of the Central Coast

Part B includes three chapters that explore themes and topics relevant to housing and settlement in Central Coast. The themes and topics have been informed by the consultant's research and discussions with key stakeholders including Council, State Government authorities and community groups.

Themes	Topics
Development Constraints Enabling Infrastructure	• Cultural Heritage and Values • Natural Environment, Landscape Character and Climate • Natural Hazards and Environmental Risks • Movement and Connectivity • Utilities • Social Infrastructure • Multi-Criteria Constraints Analysis
Economic Activity and Infrastructure	• Economic Structure • Commercial Centres • Industrial Precincts • Agriculture and Forestry • Tourism • Economic Development Outlook
People and Housing	• Demographic and Socio-Economic Profile • Recent and Forecast Population Growth • Long Term Changes in Households and Dwellings • Demographic and Socio-Economic Profile • Housing Provision

3.0 Development Constraints and Enabling Infrastructure

Key Findings:

Planning for housing in Central Coast will need to have regard to a wide range of overlapping constraints and enablers including cultural heritage, environmental and landscape character, environmental risks, transport connectivity, utilities servicing and social infrastructure.

Key considerations include the need to:

- Preserve valued heritage features such as Aboriginal and Post Settlement Cultural Heritage.
- Respect the scenic landscape character, which includes sweeping shorelines and rocky headlines; rivers, rivulets and valleys; undulating pasture and productive land; mountainous eucalyptus forests; and coastal plains.
- Protect valued environmental aspects including State and Regional Reserves and Conservation Areas, and the array of waterways, wetlands and riparian corridors, and highly productive areas for agriculture.
- Manage environmental risks including riverine flooding, coastal erosion and bushfires, which will likely become more frequent and intense in changing climate.
- Coordinate housing delivery with the planning and provision of utilities, social and transport infrastructure.

A multi-criteria constraints analysis (MCCA) undertaken highlights that:

- Residential development is inappropriate in much of the Central Coast due to the impacts of various constraints.
- Many environmental and other constraints in Central Coast overlap and cumulatively reduce the ability of many areas to accommodate housing.
- Those areas which are most appropriate for housing are generally within, proximate or contiguous to existing urban areas.

3.1 Cultural Heritage Values

3.1.1 Aboriginal Cultural Heritage

Evidence of aboriginal settlement in Tasmania extends back over 35,000 years. The Palawa are part of the oldest continuous culture in the world. They are the traditional and original custodians of Lutruwita and have cared for the land for thousands of years. Central Coast LGA is situated within the traditional lands of the Punnilerpanner tribe of the North Country.

Coastal landscapes provide evidence of generations of sovereign ownership and land management. The various waterways which define Central Coast's landscape and the coastline between Ulverstone and Penguin are particularly valuable to understanding Aboriginal occupation in Central Coast, including resource gathering, traditional practices and broader Aboriginal cultural connections to the land, sea and sky. Many of the stone fish traps in West Ulverstone and Penguin are listed on the Aboriginal Heritage Register (AHR) and are of local historical and cultural significance to the Palawa people.

3.1.2 Planning for Country

Planning for Country explores how North-Western Tasmania and Central Coast Council might start to embed Palawa knowledge of Country and cultural practices into the planning system and local planning policy.

Connecting with Country, or a Country-First approach to planning seeks to actively involve Aboriginal people by sharing knowledge of, and cultural connections, to land, water and sky and support Aboriginal Land Councils to achieve their aspirations for their land and strengthen self-determination. Through ongoing engagement with Palawa groups and individuals, Central Coast Council can look to support the interests and aspirations of the Palawa to respond to and respect Country.

3.1.3 Post Settlement Cultural Heritage

European exploration of Central Coast and the broader North-Western region of Tasmania was a gradual process interwoven with colonial settlement. The first European settlers on the north-west coast arrived in the 1820's. Ulverstone, in the northern area of Central Coast, was permanently settled by Europeans in 1840 following James Fenton's acquisition of crown land west of the Mersey River and at the River Forth. Nearby settlements emerged overtime following the development of primary industries including timber getting, mining and agriculture.

The heritage places and historical landscapes across Central Coast help to tell important cultural stories and record the growth and change in the North-Western Region more broadly.

Central Coast contains 110 individual lists on the Tasmanian Heritage Register (THR). Most heritage items are concentrated in Ulverstone, Penguin, Forth and West Ulverstone and include houses, churches, grand commercial buildings and hotels/inns of local significance.

Across Central Coast and the North-Western Region more broadly, the majority of settlements have built heritage or infrastructure that demonstrate how communities have grown and changed since colonisation. The protection of local heritage and historic built form is a focus for Central Coast Council. A Heritage Study (commissioned in 2021 but discontinued) identified an additional 92 local heritage items across the municipality, including:

- 78 heritage places
- 1 heritage precinct
- 3 historic landscapes
- 9 places of archaeological potential
- 2 significant tree places

Planning in Central Coast should strike an appropriate balance between enabling growth and change and preserving valued heritage features. History and built heritage are not static. Strategic planning and structure planning processes can establish planning frameworks that allow for historic places to contribute to contemporary life while being conserved.



Figure 3.1 *Heritage Listed Uniting Church, Penguin*

Source: Tourism Tasmania (website)

3.2 Natural Environment, Landscape Character and Climate

3.2.1 Scenic Landscape Character

Central Coast features a 25km stretch of exposed rocky shorelines, sandy bays and exposed headlands. Further inland, prominent natural landforms including the Dial Ranges, provide a scenic backdrop to settlements located along the coastline and a number of inland hamlets.

Highly productive red volcanic soils support agricultural uses across a large portion of the municipality. Views comprise open pastures that sit within the foreground, with densely vegetated hillsides, mountain ranges and the coastline providing a high level of scenic amenity.

A Scenic Landscape Character Study has been prepared alongside this Background Report. It provides strategic analysis of identified landscapes in Central Coast to ensure the future design, planning and development of housing is carefully considered with respect to protecting and conserving scenic landscape character.

The Study considered existing landscape elements and features in Central Coast and identified boundaries to five distinct scenic landscape character areas. These areas include:

- **Sweeping Shorelines and Coastal Headlands:** characterised by exposed rocky shorelines, sand dunes, estuaries, headlands and bays that provide a backdrop to the municipality's primary settlements.
- **River, Rivulets and Valleys:** characterised by the major and minor rivers, rivulets and creeks that flow through defined valleys of varying depth and width throughout the municipality.
- **Undulating Pastures and Productive Land:** characterised by large paddocks and undulating hills with occasional stands of trees and larger grouping of shelter belt vegetation.
- **Mountainous Eucalypt Forests and Woodlands:** characterised by densely vegetated elevated terrain that exhibits steep to sloping topography and minimal to no built form.

- **Coastal Plains and Urban Environments:** characterised by flat topography surrounded by steep to sloping land that encloses townships along the coastline.

For the purpose of the Scenic Landscape Character Study, 'scenic character' refers to elements that, in a particular combination, makes an area look distinctive and attractive.

Scenic landscape character value and level of sensitivity was assessed for each scenic landscape character area. Areas such as the rivers, rivulets and valleys, and the mountainous eucalyptus forest and woodlands feature larger variation in natural elements, including steep to sloping topography and remnant native vegetation that has an increased susceptibility to change from human impacts. These areas are considered to have a higher landscape value based on their defining components.

The natural landscape elements have influenced how settlement and land use patterns in Central Coast have evolved over time. Residential areas often sit in the low-lying plains of the bays and are surrounded by sloping land that offers scenic views across the landscape, framing the coastal settlements. Further inland, hamlets supporting rural residential development are located within undulating rural landscapes characterised by rolling pasture and mountainous forests.

Future planning and development of land for housing should seek to respect significant landscape elements and features and ensure development is located in areas that have minimal impact on existing scenic landscape character value.



Figure 3.2 Scenic Landscape Character Features

Source: Ethos Urban (2024)

3.2.2 Natural Heritage

State and Regional Nature Reserves and Conservation Areas

State and Regional Reserves and Conservation Areas are located throughout Central Coast (**Figure 3.3**), including:

- Dial Ranges Forest Reserve
- Mount Montgomery State Reserve
- Blythe River Conservation Area
- Laurel Creek Forest Reserve
- Leven Canyon Regional Reserve.

Additionally, Central Coast is a gateway to prominent nature reserves on the Central Plateau including the Black Bluff Nature Recreation Area, Vale of Belvoir Conservation Area, Dove River Conservation Area, and the world-renowned Cradle Mountain-Lake St Clair National Park.

The extent and diversity of protected natural areas and landscapes not only contribute to Central Coast's valued landscape character, but also the local economy through nature-based tourism which is highly valued by both residents and tourists and intrinsic to Tasmania.

A significant expanse of Central Coast's southern area is occupied by densely forested areas, classified as permanent timber production zone land by the Forest Management Act.

Scenic and Landscape Protection Areas

In addition to formal conservation reserves, the Tasmanian Planning Scheme (TPS) includes a number of mechanisms to protect landscape and scenic values across Tasmania, including Central Coast. Different Councils apply these controls to their area to reflect local conditions. Scenic Protection and Landscape Conservation Areas are also shown in **Figure 3.3**. In Central Coast, the Loyetee Peak and Leven Canyon Regional Reserve are identified as a Scenic Protection Area in the TPS.

3.2.3 Waterways and Wetlands

Central Coast features a range of rivers and waterbodies. In general, the rivers in the Central Coast region flow in a north/north-easterly direction. The River Leven and the River Forth catchments are the major river and estuarine systems in Central Coast. Both rivers are fast flowing within often incised valleys that support green spines of native vegetation.

The River Leven spanning approximately 90km north-south, extends from the headwaters at the base of the Black Bluff Nature Recreation Area and traverses the municipality before entering the Bass Strait at Ulverstone. Its journey to the sea involves passing through the Leven Canyon, Dial Range Forest Reserve and lower portion of the LGA. The River Leven is highly valued by the community and is one of the few rivers in Tasmania that has not been dammed for irrigation or hydro development.

The River Forth mouth separates Turners Beach from Leith and generally follows the eastern boundary of the municipality to the south. Its catchment extends to headwaters on the Central Plateau in the Cradle Mountain-Lake St. Clair National Park.

Several waterfalls are located within Central Coast and are highly valued by visitors and residents. These include Preston Falls located in Gunns Plains and Winterbrook Falls and Forest Reserve in the southern portion of the region.

The sheltered north-west coastline also features broad intertidal flats, saltmarshes and other smaller watercourses including inlets and estuaries.

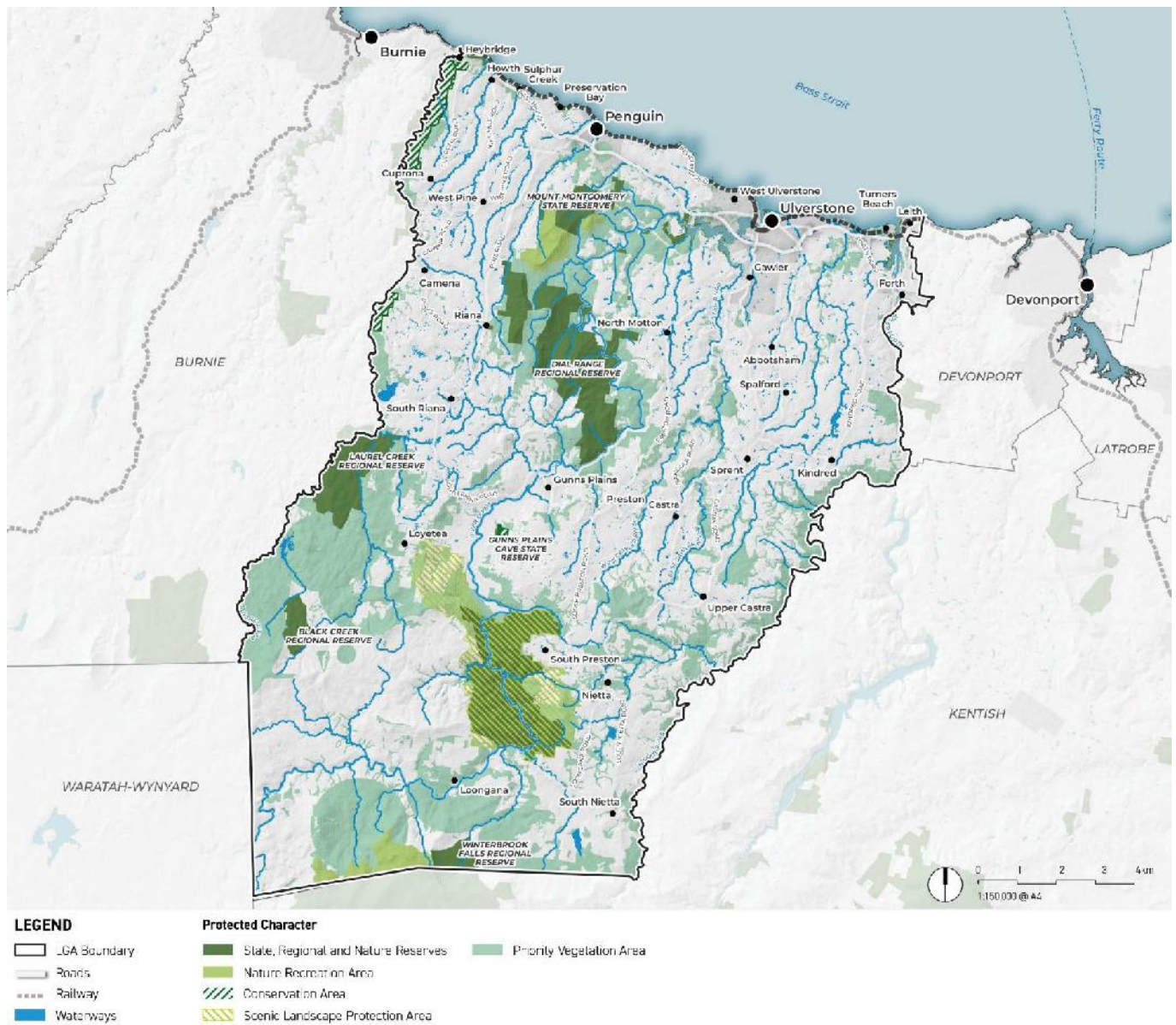


Figure 3.3 Natural Environment, Landscape Character and Climate

Source: Ethos Urban (2024)

3.3 Natural Hazards and Environmental Features

Natural hazards and environmental risks have implications for settlement and housing in Central Coast, particularly given the municipality's interfaces between natural environments, agricultural areas and urban settlements.

Some natural hazards and environmental risks can be addressed at least partly through land use planning, including:

- Identifying and mapping natural hazards and avoiding locating incompatible development in high-risk areas.
- Consolidating settlements, making use of existing infrastructure, promoting energy efficient urban and building design.
- Improving access to public and active transport networks.
- Avoiding native habitat loss through development and promoting ecosystem connectivity.
- Building climate resilience by protecting water quality, aquatic ecosystems and flow regimes to benefit natural systems and maintain agriculture productivity.
- Protecting sensitive wetlands, riparian and coastal foreshore areas from the impacts of development.

3.3.1 Natural Hazards

The Tasmanian Government identifies climate change as one of the biggest threats to the future of Tasmania. Recent events of extreme flooding, bushfire, drought, biosecurity concerns and marine heatwaves have already resulted in environmental, economic and social impacts according to the Tasmanian Government.⁵ Climate change and its associated impacts, including sea level rise, will affect coastal areas in north-west Tasmania.

Most of the Cradle Coast, including Central Coast, is classified as a bushfire prone area and bushfires are becoming increasingly common. Significant bushfire events in recent history include the north-west bushfires (in 2016) and the 2018/19 bushfire season which devastated the broader State.

Risk of inundation and flooding in low-lying areas, landslip and accelerated coastal erosion are particular concerns in Central Coast.⁶ Destructive flooding affected the municipality northern areas in 2022. The north-west coastal areas (including Ulverstone, West Ulverstone, Turners Beach, Sulphur Creek, Penguin, Howth and Heybridge) have been sufficiently affected by accelerated coastal erosion following king tides and storm surges.

In addition, most of the municipality is located within either a low, medium or high landslip hazard band due to steep topography. Areas within and around Penguin, Sulphur Creek and the surrounding Hinterland area are particularly prone to landslip (refer to **Figure 3.4**).

Planning for residential growth and development in Central Coast must sensibly consider the increased frequency and intensity of potential natural disasters in a changing and more variable climate environment.

Based on the projected changes to Tasmania's climate by 2021, Central Coast is likely to experience similar environmental changes that may translate into increased risk of natural disasters, including:

- Increased coastal inundation and erosion of vulnerable coastal shorelines from more severe storm surges and sea-level rises.
- Accelerated risk of river flooding and the impacts for both residential and agricultural land in surrounding areas.
- Increased bushfire frequency and intensity.
- Periods of prolonged low rainfall reducing the storage levels for hydro-electricity generation, and increasing water demand from population growth and irrigation.
- Increased runoff in agricultural areas due to changes in rainfall and evapotranspiration.
- Increased risk of landslides as a result of extreme rainfall periods.
- Increased extreme weather events including more frequent, intense storm and flood events, increased coastal erosion, longer fire seasons, drought, and river flooding.
- 'Urban heat island' effects will continue to make developed urban areas warmer unless managed, increasing reliance on artificial cooling.

⁵ Department of Premier and Cabinet, 2021

⁶ Department of Climate Change, 2009

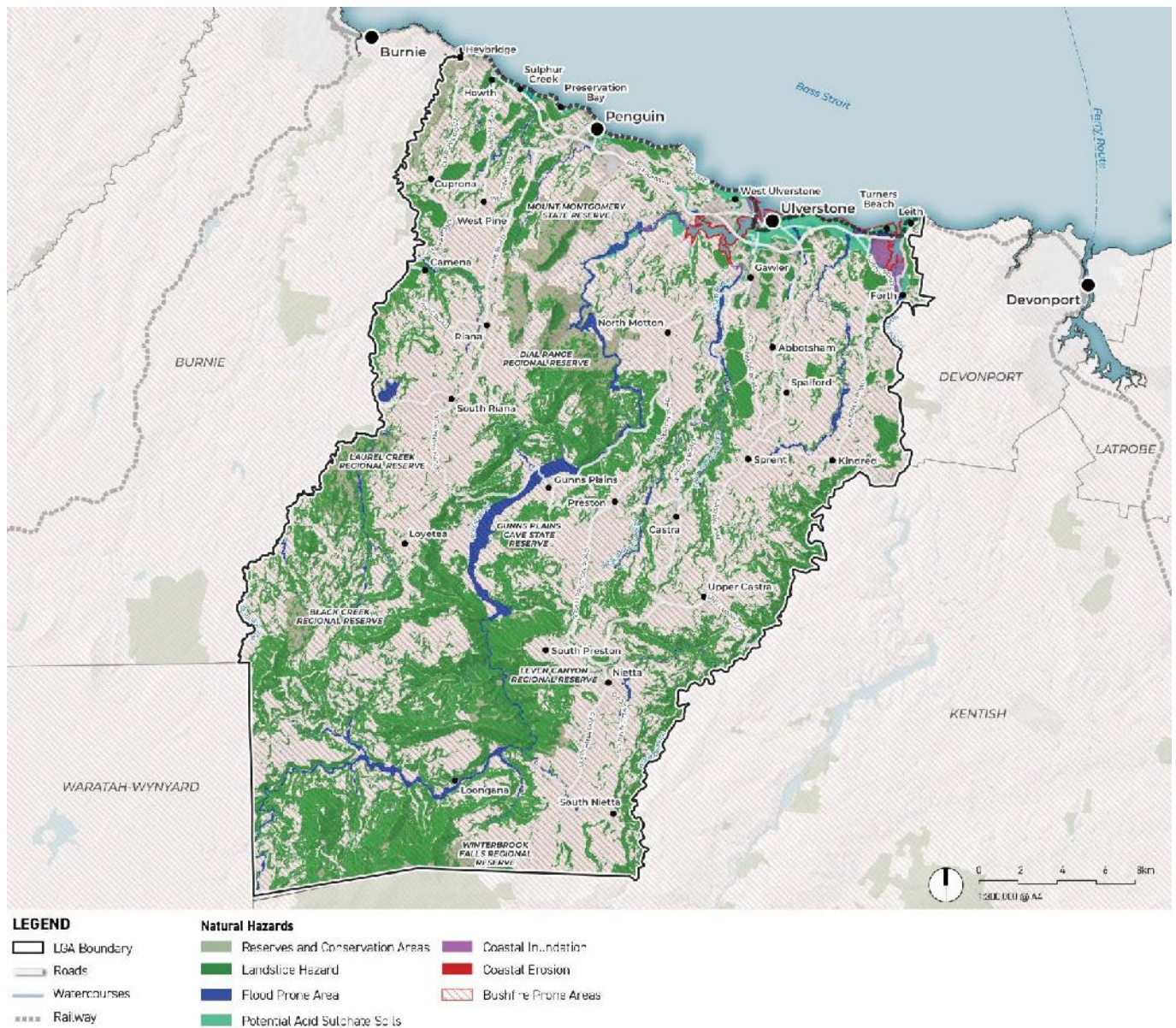


Figure 3.4 Natural Hazards

Source: Ethos Urban (2024)

3.3.2 Human Influenced Environmental Features

A range of activities are underpinned by Central Coast's environment and resources, particularly, agriculture, forestry and mining. Central Coast's fertile soils support a diversity of agriculture including dairy and beef production, cropping, and significant horticulture. Agricultural land is mainly located in the northern and central areas of the municipality, with the most fertile land situated in valleys.

Forestry areas, including land in the Permanent Timber Production Zone (i.e. Crown Land) or private timber reserves (i.e. freehold land) is primarily in the municipality's mountainous southern reaches. A number of mining leases are situated in Central Coast's northern and middle areas and have corresponding buffer areas.

Although agriculture, forestry and mining activities are supported by the municipality's natural resource base, such as its fertile soils, forests, and geology, they can also impact on the natural environment if not appropriately managed.

It is important that strategic planning for housing and settlement must have regard for, and seek to avoid where possible, the potential for land use conflict between residential and agriculture, forestry or mining uses.

The local agriculture and forestry sectors are discussed in more detail in Chapter 4.

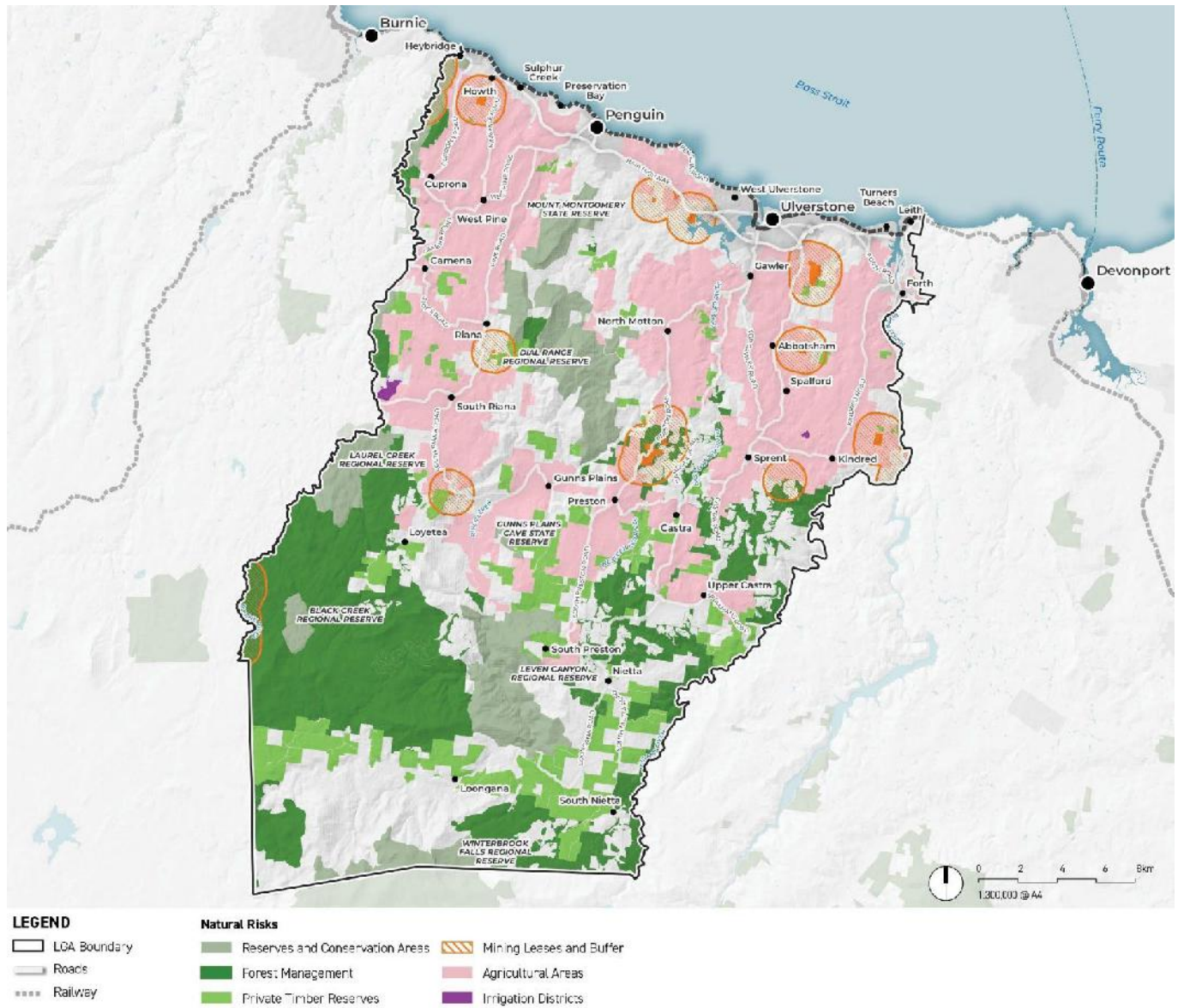


Figure 3.5 Human Influenced Environmental Features

Source: Ethos Urban (2024)

3.4 Movement and Connectivity

The transport system in Central Coast comprises National roads, State roads, Local Government roads and associated infrastructure that moves people around Central Coast and connects them to other Tasmanian regions.

Freight rail runs along the north of Central Coast and provides connections to ports located outside the Municipality (Burnie, Devonport and Bell Bay), which process 86% of imports to the Region. Both Burnie and Devonport support a daily freight service to Melbourne. Additionally, Devonport has a terminal for Bass Strait passenger ferry services, and an airport (Devonport Airport) with daily flights to Melbourne and King Island.

The Bass Highway, which runs east-west through the northern area of Central Coast, is the highest order road in Central Coast. The access it facilitates within Central Coast (between towns), to other municipalities in northern Tasmania and the broader Tasmanian highway network, is important for local movement, regional connectivity, freight, and tourism.

Towns and settlements in the northern area of Central Coast including Ulverstone/West Ulverstone, Penguin, Preservation Bay and Sulphur Creek are serviced by the Metro Bus Network (Burnie Network) which connects into Burnie and Devonport, and the higher-order centres of Launceston and Hobart.

However, most Central Coast residents are reliant on cars for most of their travel. Only 0.7% of trips to work across Central Coast were by public transport and 74.3% by private vehicle, according to the 2021 Census. The limited public transport coverage and undulating topography are reasons for the high car dependency.

Uptake of active transport including cycling and walking is improving in Central Coast due to the incremental construction of the North-West Coastal Pathway – a new shared path that will ultimately provide a 110km uninterrupted link along the coast between Wynyard and Latrobe.

Maintaining a functional commuter zone within the established activity centres along the coast, connections to surrounding towns and villages, and ensuring freight transport can move efficiently across the municipality and connect to other regions of Tasmania are important considerations.

Potential conflicts between freight vehicles and resident/tourist private vehicles are an issue on some of the main roads in Central Coast, some of which pass through steep terrain meaning alignments and road conditions are difficult and expensive to improve.

Planning for a sustainable cost-effective transport network for Central Coast requires integration of land use, transport and utilities planning. Moving towards a higher proportion of travel by public transport, walking and cycling will require investment in new and improved transport infrastructure, including roads, public transport and active transport aligned with planning for housing and jobs.

Strong relationships exist between settlement patterns and population density, the spatial distribution of employment, education and other human services, and the ability to support investment in new transport infrastructure and expansion or improvement of public transport services.



Figure 3.6 Area where no car is needed

Source: Ethos Urban (2024)

3.5 Utilities

Both residential expansion and intensification of established residential areas can place pressure on existing infrastructure and create demand to expand or upgrade networks.

The provision of essential utility services including water, sewer, telecommunications and electricity is largely dictated by these patterns of growth and change in factors like how many people live in each dwelling and where major industries and employment areas are located.

Utilities servicing is focussed in the northern areas of Central Coast. Land serviced by sewer and/or water broadly reflects existing settlement patterns. Serviced land is where TasWater allows for a connection to its water and sewerage infrastructure. Criteria including proximity to infrastructure, minimum flow and static pressure, allow for the determination for what titles are considered serviced land.

Water connection extends south of Ulverstone along Isandula Road, and southeast of Penguin. The sewer serviced area is mainly reflects development pattern of larger settlements. Note that the water and sewer serviced areas shown in **Figure 3.7** reflect land parcels that are within 30 meters of a connection point (at some point on the site).

Conversations with TasWater indicate that:

- Ulverstone is generally well serviced to accommodate residential growth.
- Penguin's sewage network has been theoretically exceeding capacity for some years now, and the rising main and some pump stations will need to be upgraded in phases.
- The sewage network at Preservation Bay comprises three small sewage pumping stations and will likely need upgrading if urban expansion occurs in this area. These upgrades would not be cost prohibitive.
- The Turners Beach Sewage Treatment Plant (which services Turners Beach and Forth) is exceeding capacity and planned for rationalisation to Ulverstone.
- Residential growth to the west of the River Forth (at Forth) would require an upgrade to emergency storage of the Mell Street sewage pump station if more than 50 additional homes delivered. Development of 100 additional homes would necessitate an upgrade to the pump.
- Residential growth to the east of the River Forth (at Forth) would likely require an upgrade to the gravity main. TasWater may contribute to this upgrade if triggered by development.

TasNetworks has advised the electricity network in Central Coast main towns is able to service extra capacity.

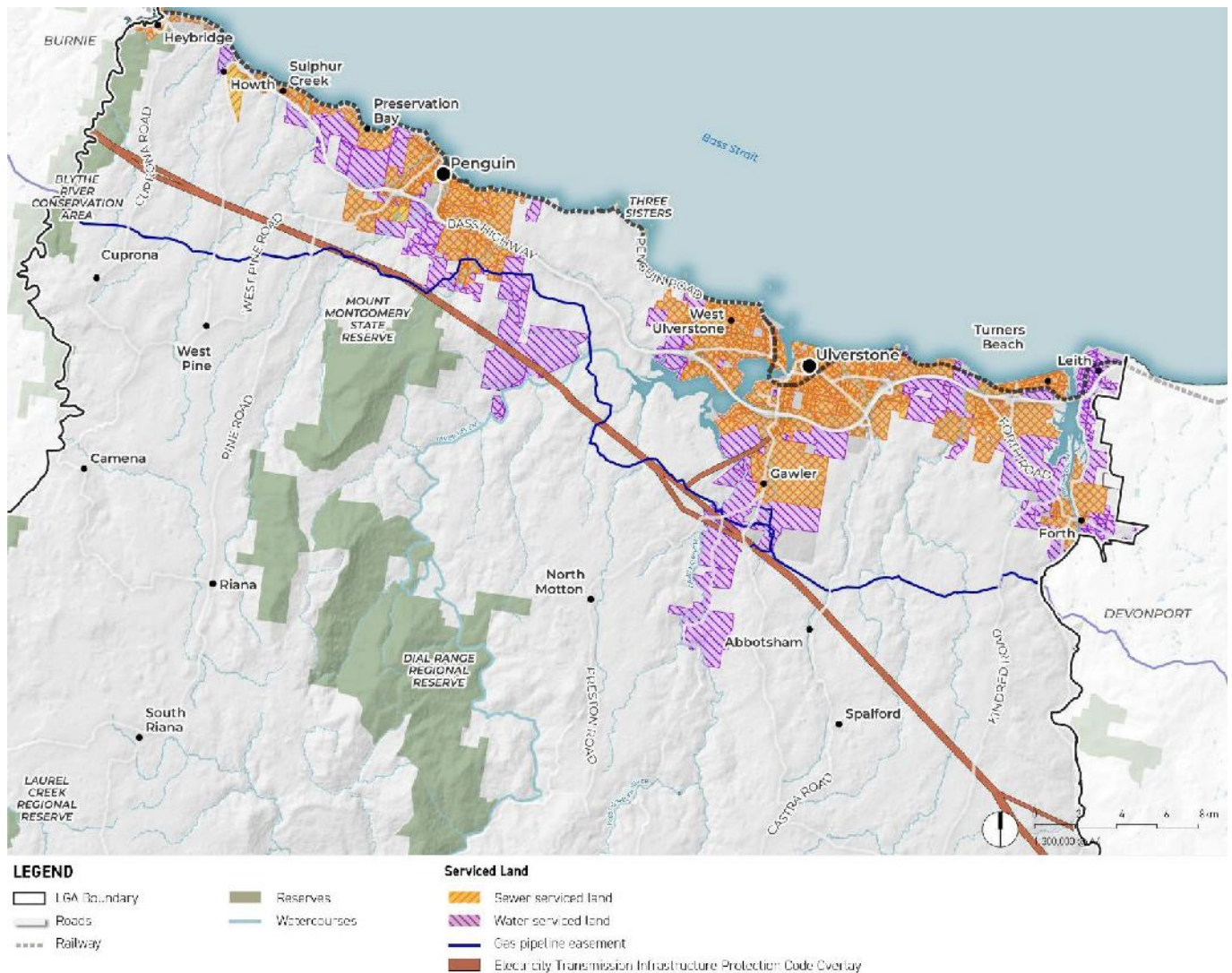


Figure 3.7 Utilities Servicing

Source: Ethos Urban (2024)

3.6 Social Infrastructure

Social infrastructure includes places and spaces that allow people to come together, support community life and celebrate and experience culture. This includes access to schools, TAFE and universities, hospitals, community health centres and medical centres, outdoor and indoor sport and recreation facilities like aquatic centres, sports courts and sports fields, parks and playgrounds, community centres, libraries, community arts and creative centres, museums, galleries and performing arts centres.

Population growth in Central Coast may necessitate the planning and delivery of new social infrastructure and services. Opportunities may exist to make better use of existing social infrastructure (particularly schools) in some established areas that are experiencing population change. Growth will be more cost efficient if capacity exists for new housing in locations that have good access to under-utilised social infrastructure and services.

Social infrastructure is mostly located near the coast and is particularly concentrated in the townships of Ulverstone and Penguin.

The existing provision of social infrastructure in Central Coast is summarised as follows:

Community, arts and cultural and libraries

Council manages several community rooms across Central Coast including:

- Montgomery Room in Ulverstone (capacity 35 people)
- Forth community Hall (capacity 150 people)
- Sulphur Creek Memorial Hall (capacity 100 people)
- Turners Beach Community Hall (capacity 150 people)

- Central Coast Community Shed, a space available for community groups to hire. Currently a men's group, women's group and coffin club⁷ are run regularly from the Community Shed.

Ulverstone is home to several community clubs such as the Ulverstone Senior Citizens Club, Ulverstone Club and Ulverstone Girl Guide Hall. Penguin supports several community facilities, although not as many as Ulverstone. This includes facilities such as the Penguin Scout Hall and the Penguin Senior Citizens Club.

Five arts and cultural facilities are in the LGA, all of which are in Ulverstone and Penguin. The Ulverstone Civic Centre is the main convention and entertainment venue in the LGA and provides a theatre with three dressing rooms and an additional breakout/meeting room (Isandular Room) which can cater for up to 40 people. Council also manages the Gnomon Pavilion in Ulverstone which has capacity for 160 people.

Ulverstone and Penguin both have libraries. Penguin Library, along with Devonport Library, just recently were announced as being under the Open Library Access trial to extend opening hours to 7am to 9pm daily.

Further west of Turners Beach is the Northwest Model Engineering Society Group and Veteran Car Club of Australia.

There is one scout camp in Blythe Park, Heybridge.

Childcare and education

Childcare centres are mostly located in Ulverstone and Penguin with one centre located in Riana and Forth, respectively. Schools are mostly located along the coast and concentrated in Penguin and Ulverstone. Government primary schools are also located in Sprent, Riana and Forth.

Health

Two community health centres are in Ulverstone: Ulverstone Community Health Centre and Ulverstone Child Health Centre. The Ulverstone Dental Clinic and Alcohol and Drug Service are also located in Ulverstone. Penguin has a Child Health Centre. The closest hospital to the LGA is Mersey Community Hospital in Latrobe City Council.

Open Space and Sport and Recreation

A range of open space and sport and recreation facilities are situated through Central Coast. Ulverstone supports the highest provision of sport and recreation facilities, including the Ulverstone Sports and Leisure Centre which is a significant regional centre with three stadiums and four squash courts. Additionally, the Dial Park Regional Sporting Complex is located at Penguin and includes two sports ovals and facilities, and an athletic track used for State and National Championships. In 2022 the Tasmanian Government committed \$25 million over Financial Years 2024-2026 for infrastructure upgrades to Dial Park. The upgrades will improve spectator and participant infrastructure to attract a wide range of events to the region. Council manages several parks across the LGA, mostly in Ulverstone and Penguin.

Overall, the current provision of sports ovals and open spaces is considered by Council to be in excess of communities, and opportunities may exist for underutilised sports ovals to be repurposed for other uses, including housing.

Central Coast also supports contain recreation infrastructure that is important from a visitation perspective including mountain bike trails (particularly Penguin MTB Park and the Dial Range trails) and several boat ramps, and surf lifesaving clubs and Ulverstone and Penguin.

⁷ <https://www.centralcoast.tas.gov.au/wp-content/uploads/2021/04/Community-Coffin-Club-Flyer-2021.pdf>

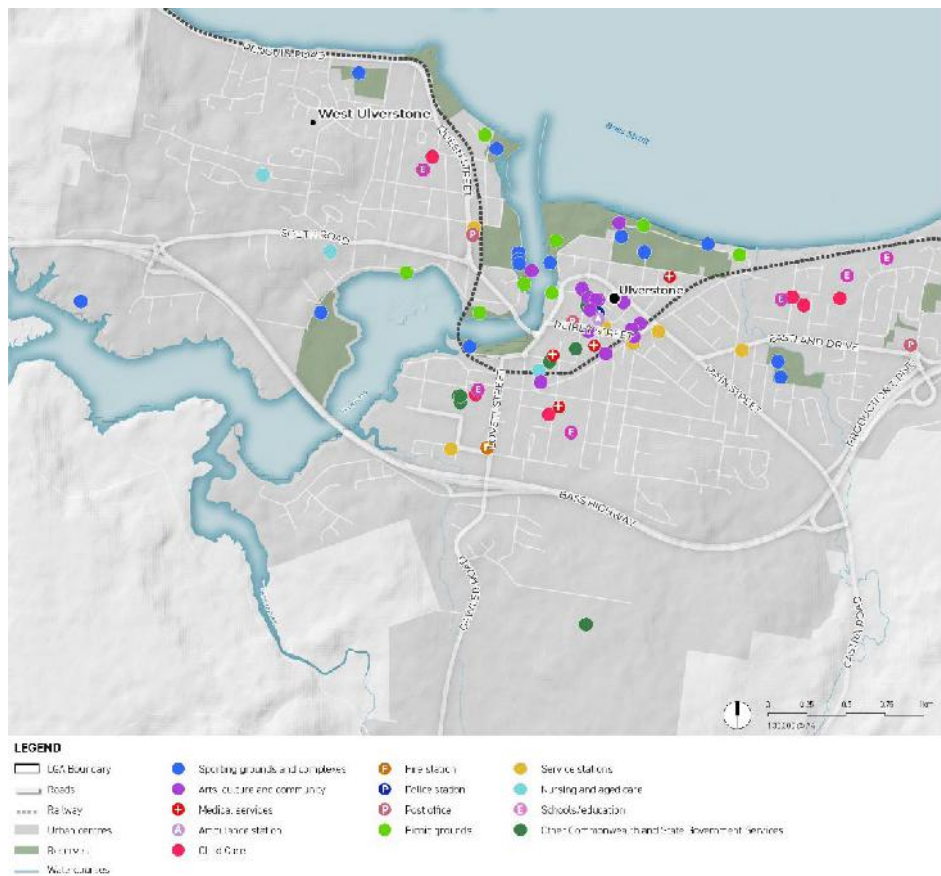


Figure 3.8 Community Services - Ulverstone

Source: Ethos Urban (2024)

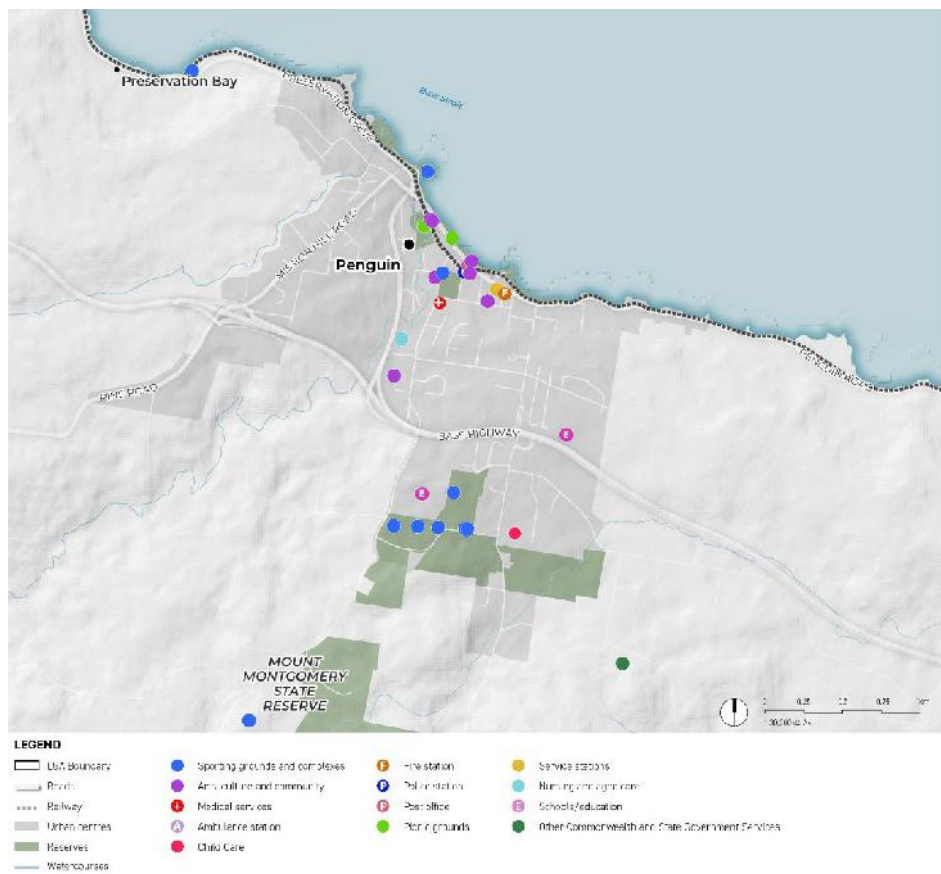


Figure 3.9 Community Services – Preservation Bay and Penguin

Source: Ethos Urban (2024)

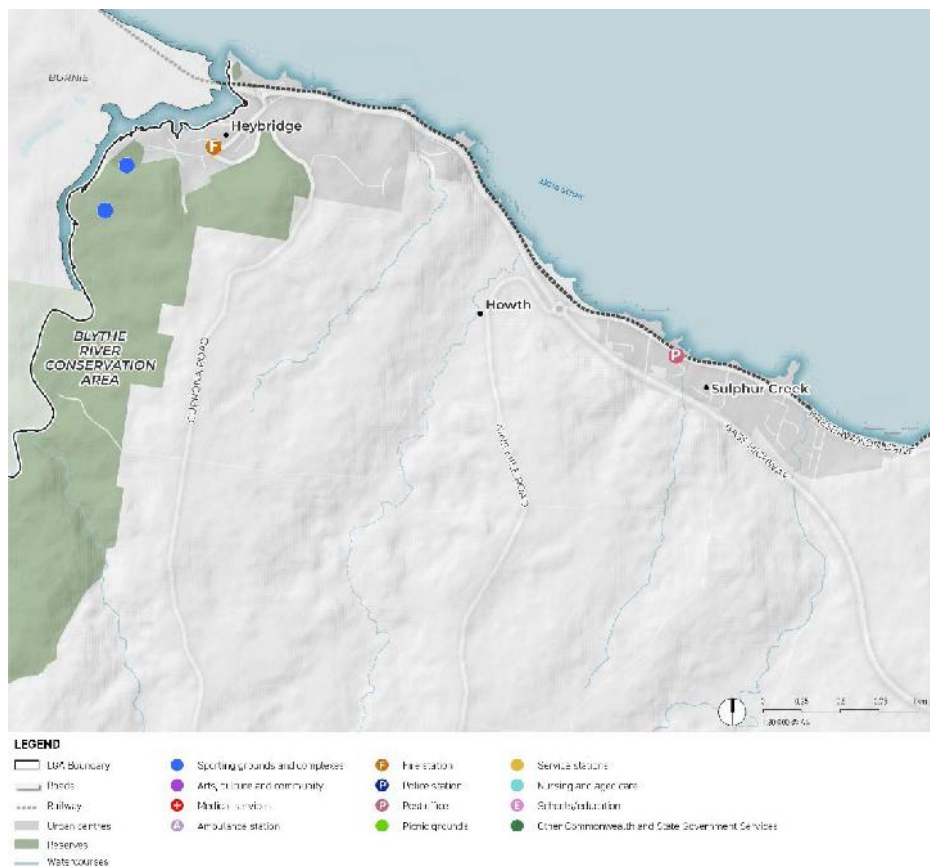


Figure 3.10 Community Services – Heybridge and Sulphur Creek

Source: Ethos Urban (2024)

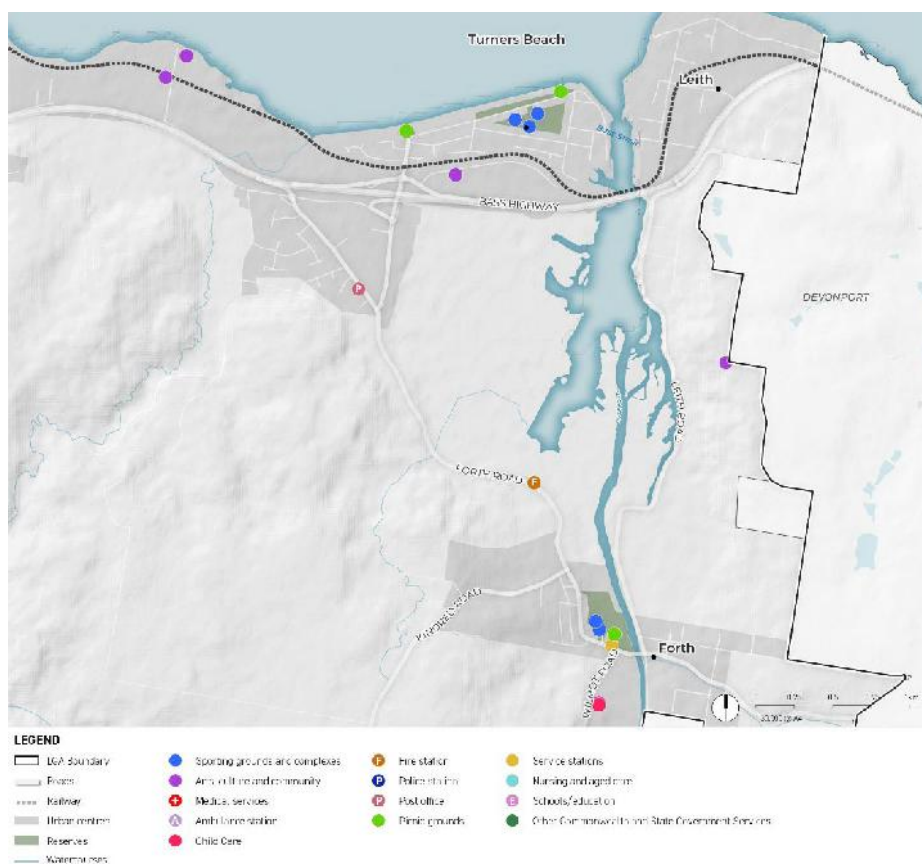


Figure 3.11 Community Services – Turners Beach, Leith and Forth

Source: Ethos Urban (2024)

3.7 Multi-Criteria Constraints Analysis (MCCA)

3.7.1 MCCA Methodology and Weightings

The Multi-Criteria Constraints Analysis is an evidence-based and spatial decision-making framework that enables consideration of multiple and cumulative constraints that inform land use planning decisions. Although this process assists identify options for housing within Central Coast, it does not ultimately determine where housing will go. Further analysis will be undertaken as part of the Housing Strategy and structure planning process.

The MCCA methodology follows three steps:

1. Existing constraint data layers are collected and overlayed.
2. Each constraint is given a numerical value between 0 to 10 to reflect their impact.
0 = No Impact, 5 = Low Impact, 10 = High Impact
3. *Relevant Formal Reserves and High Value Agricultural Land (Class 1-3)* are as non-negotiable high impact locations where urban development is not appropriate.
4. Outputs are generated that represent least to most constrained areas solely based on data.

Weightings used for the MCCA are listed below:

Table 3.1 Weightings used for Multi Criterial Constraints Analysis

Constraint	Classification	Weighting
Coastal Erosion	Investigation	7
	Low	5
	Mid	8
	High	9
Coastal Inundation	Low	5
	Mid	8
	High	9
Landslide Hazard	Low	0
	Medium	5.5
	Medium-Active	10
Heritage		8
Priority vegetation area		7
Bushfire Prone Areas		8
1PC AEP CC Flood		8
Waterway Protection Areas		7

Slope Analysis	Over 20% slope	9
Private Timber Reserves		8
Forest Management & Controlled Wood		6.5
Mining leases		7
Buffer Mining Leases		7
Relevant Formal Reserves		Non-negotiable high impact
Scenic Protection Area		7
High Value Agriculture (Class 1-3)	Class 1-3 Filtered from Land Capability	Non-negotiable high impact
High Value Agriculture (Class 3+4)	Class 3/4 Filtered from Land Capability	10
Water Not Serviced Area		8.5
Sewer Not Serviced Area		8.5
Electricity transmission corridor		4
Inverse of 'Area where no car is needed'		3

3.7.2 MCCA High Level Findings

Broadly speaking, the MCCA findings highlight:

- Residential development is inappropriate in much of the Central Coast due to the impacts of various constraints.
- Many environmental and other constraints in Central Coast overlap and cumulatively reduce the ability of many areas to accommodating housing.
- Those areas which are most appropriate for housing are generally within, proximate or contiguous to existing urban areas along the coast.

Refer **Figure 3.12** and **Figure 3.13**.

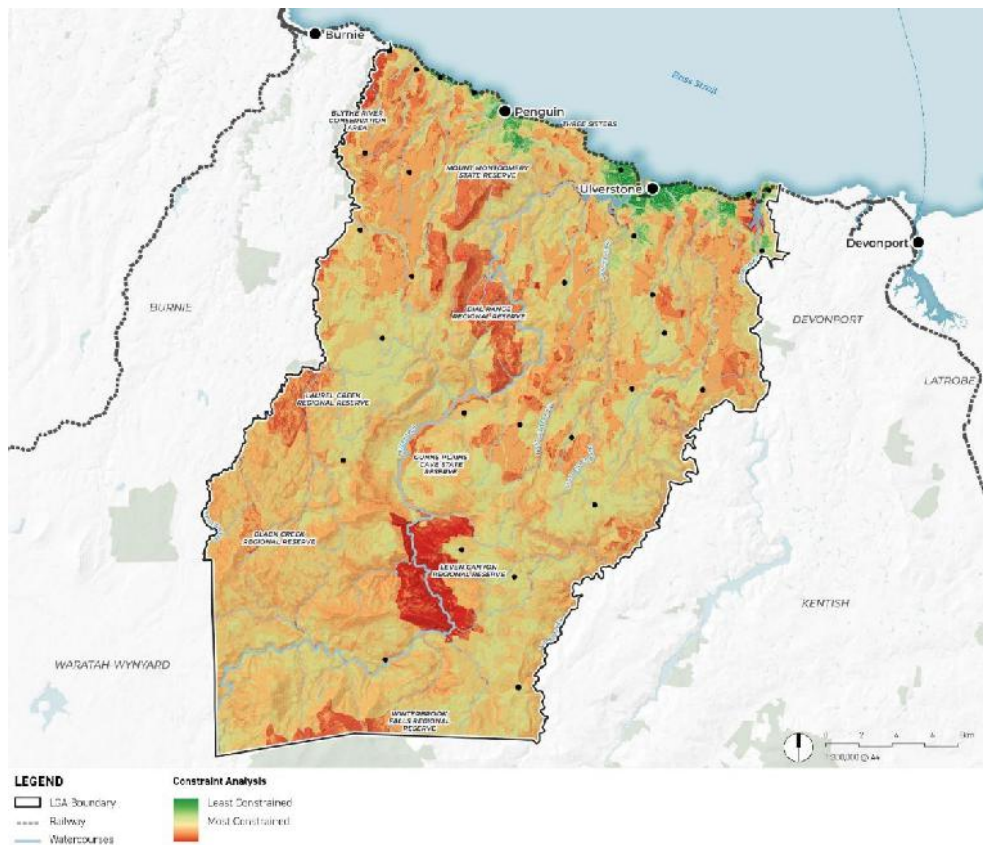


Figure 3.12 Multi-Criteria Constraints Analysis Results – Central Coast Local Government Area

Source: Ethos Urban (2024)

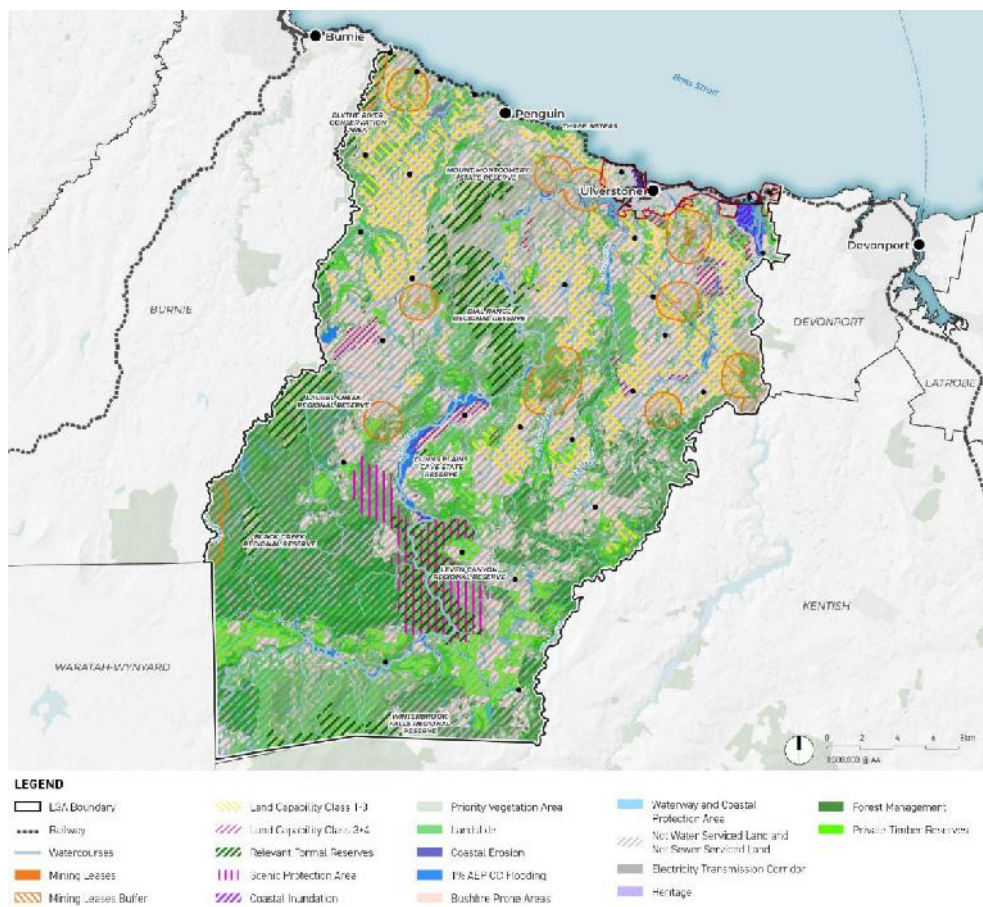


Figure 3.13 Constraints – Central Coast Local Government Area

Source: Ethos Urban (2024)

3.7.3 MCCA Zoomed In Findings

A closer look at existing urban areas provides a more detailed insight into where urban expansion could occur. Findings are summarised below with supporting maps on the following pages.

Ulverstone, West Ulverstone and Gawler

As shown in **Figure 3.14** and **Figure 3.15**:

- There are many areas adjacent to existing settlements that are affected by constraints.
- Gawler has areas that are less constrained.
- Ulverstone, West Ulverstone and Gawler are all surrounded by agricultural land zoning, specifically high value agricultural land which limits outward growth.
- Buttons Creek, which runs through the eastern side of Ulverstone, causes several lots to be prone to flooding.
- A mining lease with a significant buffer is located south-east of Ulverstone, limiting expansion into this area.
- Land east of the Ulverstone urban area and immediately south of Westella Drive is affected by a Waterway Protection Overlay, as well as slope and landslide constraints. Moreover, residential development in this location would be disconnected from Ulverstone's established urban area.

Turners Beach Leith and Forth

As shown in **Figure 3.16** and **Figure 3.17**:

- There is a limited opportunity for urban expansion due to major flooding and coastal inundation caused by River Forth, affecting primarily Turners Beach and Forth.
- High value agricultural land is located to the west of Forth.
- Due to the terrain, landslide affects both sides of River Forth, limiting expansion into areas of Forth and Leith.

Penguin

As shown in **Figure 3.18** and **Figure 3.19**:

- There are limited opportunities within and around Penguin due to a range of overlapping constraints.
- Penguin Creek runs through the middle of Penguin, causing flooding along the creek corridor.
- There are high value agricultural areas surrounding the west and east of Penguin's existing urban zoned area.
- Due to the steep terrain, landslide is prevalent in parts of Penguin.
- Steep slopes are also a constraint to movement particularly for walking and cycling.

Sulphur Creek and Preservation Bay

As shown in **Figure 3.20** and **Figure 3.21**:

- Some land at Preservation Bay is generally less constrained and could be considered for urban expansion, noting that slope and land slip risk also affect some parcels in the Preservation Bay area.

The expansion of Sulphur Creek's urban area is limited by the terrain – particularly landslide risk – and the alignment of the Bass Highway.

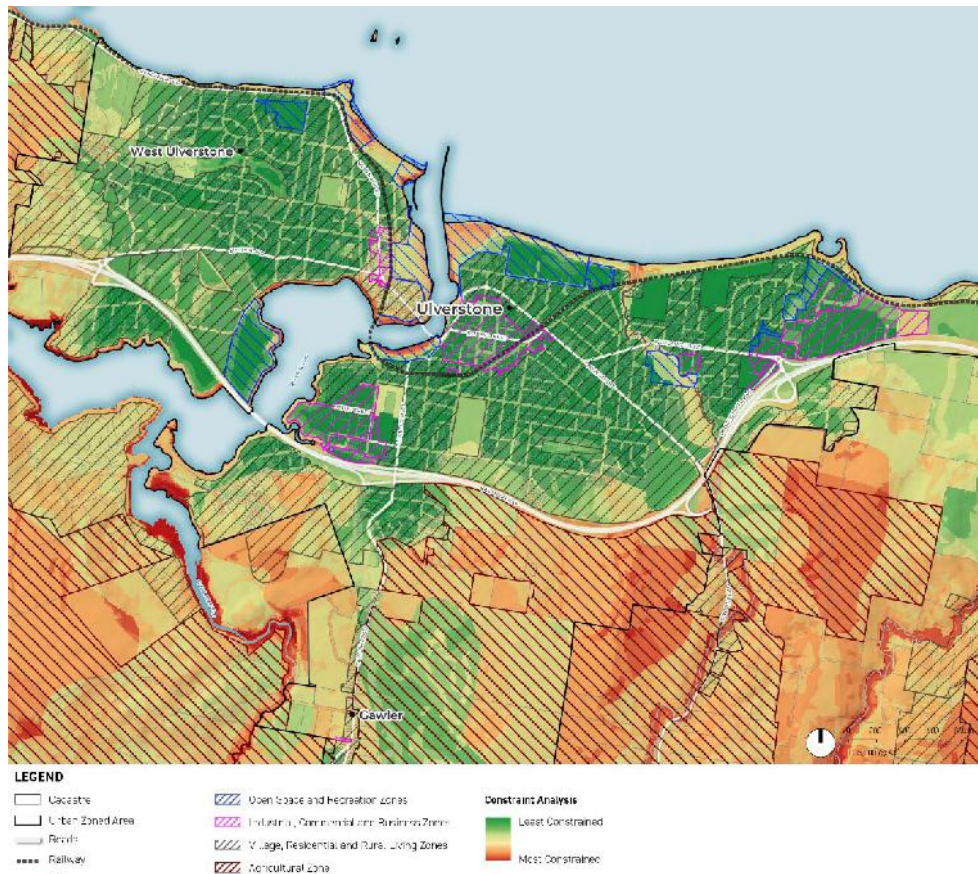


Figure 3.14 Multi-Criteria Constraints Analysis Results – Ulverstone, West Ulverstone and Gawler

Source: Ethos Urban (2024)

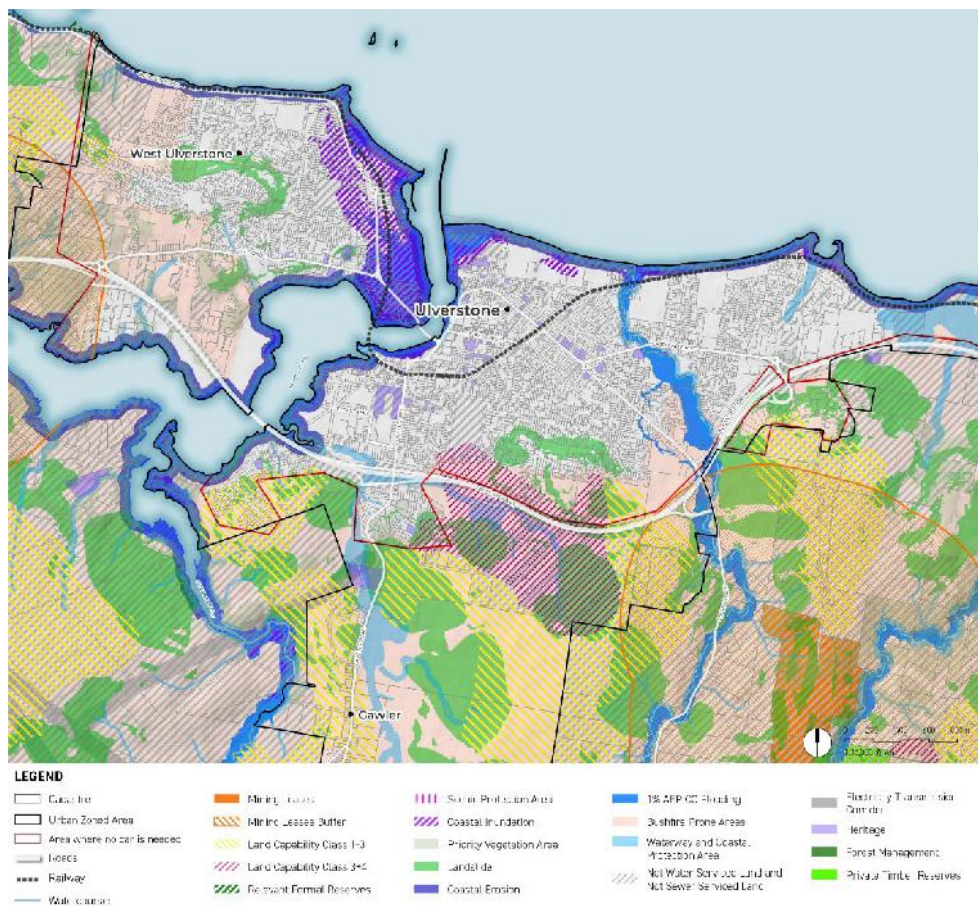


Figure 3.15 Constraints – Ulverstone, West Ulverstone and Gawler

Source: Ethos Urban (2024)

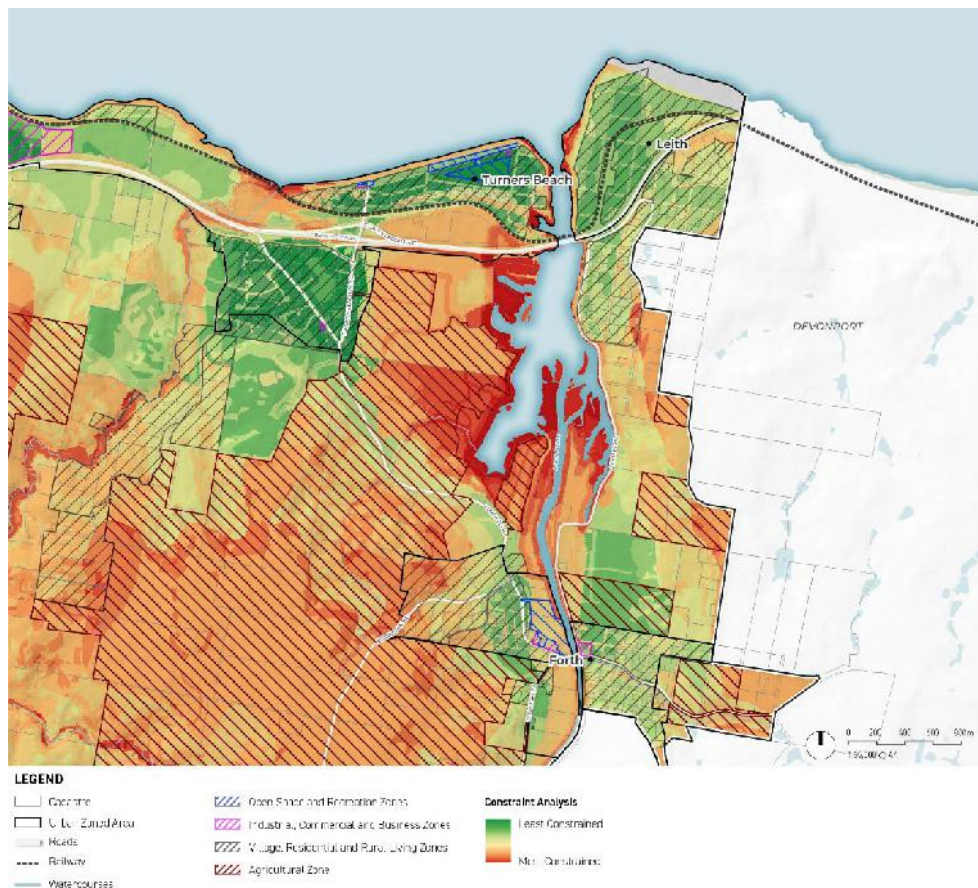


Figure 3.16 Multi-Criteria Constraints Analysis Results – Turners Beach, Leith and Forth

Source: Ethos Urban (2024)

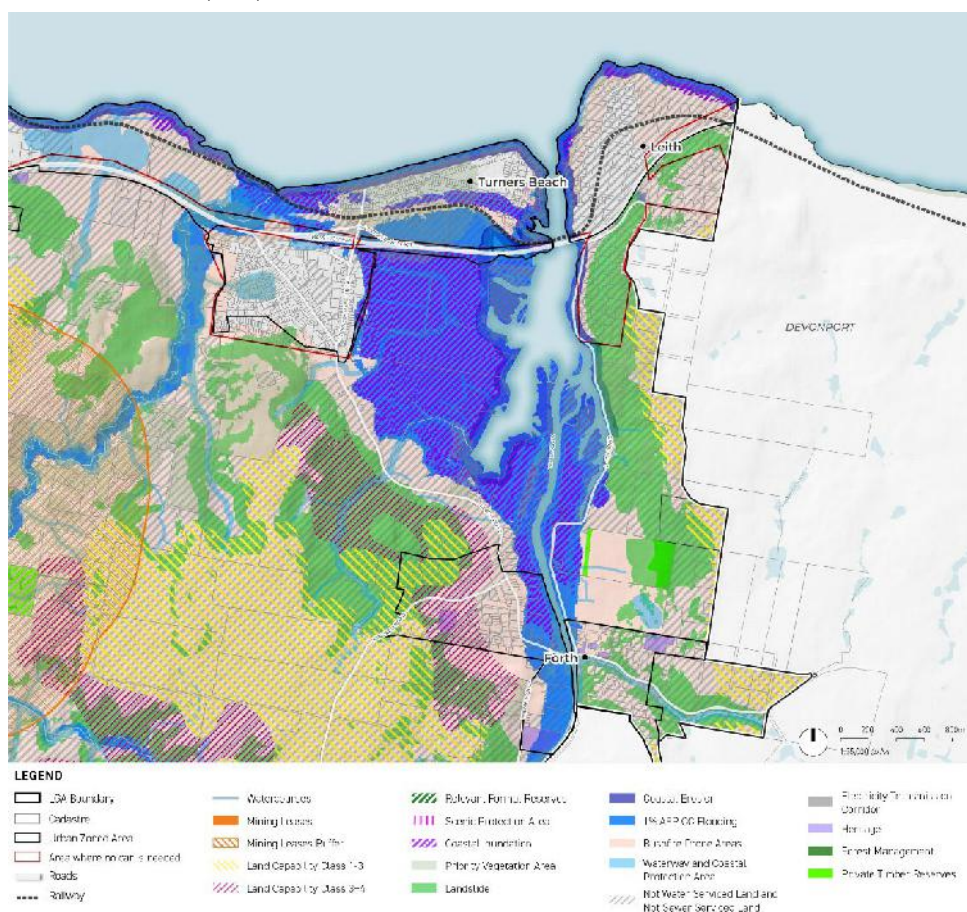


Figure 3.17 Constraints – Turners Beach, Leith and Forth

Source: Ethos Urban (2024)

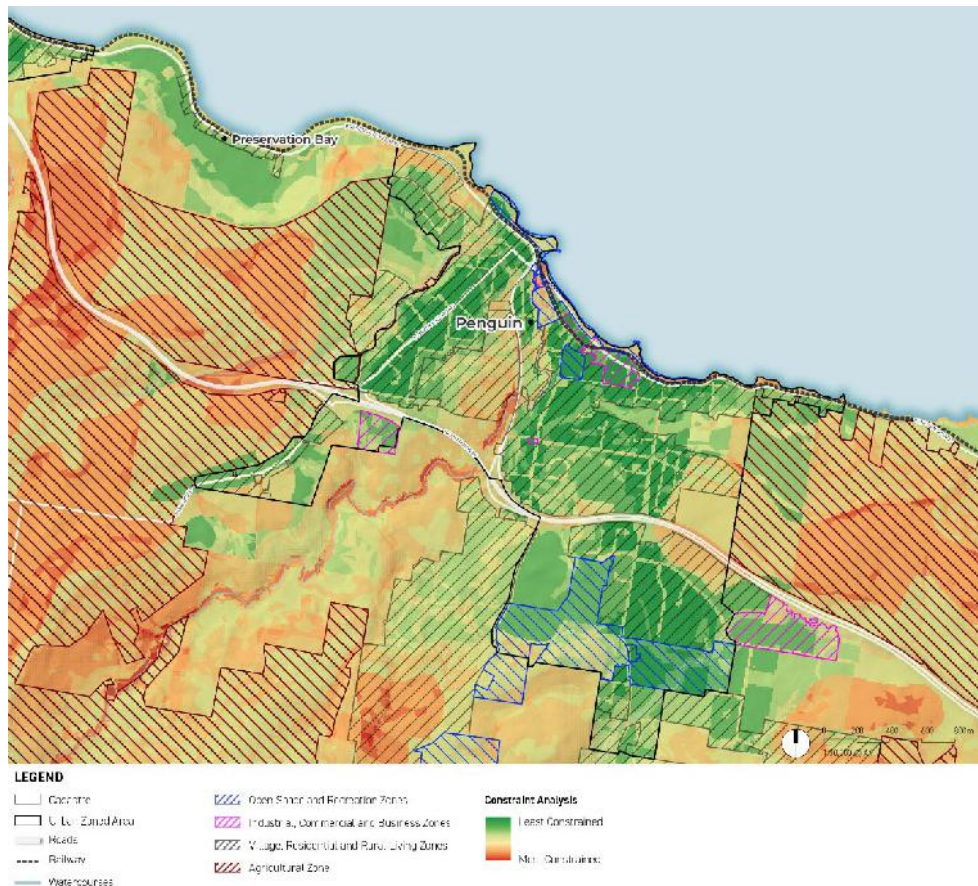


Figure 3.18 Multi-Criteria Constraints Analysis Results – Penguin

Source: Ethos Urban (2024)

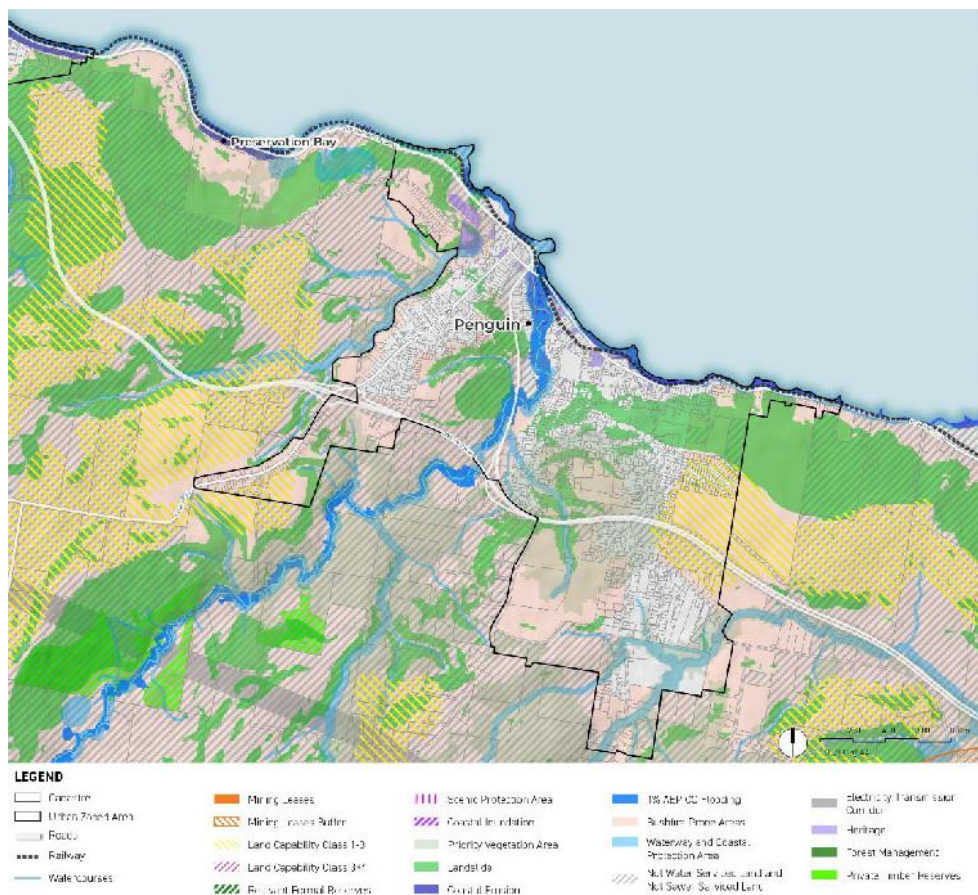


Figure 3.19 Constraints – Penguin

Source: Ethos Urban (2024)

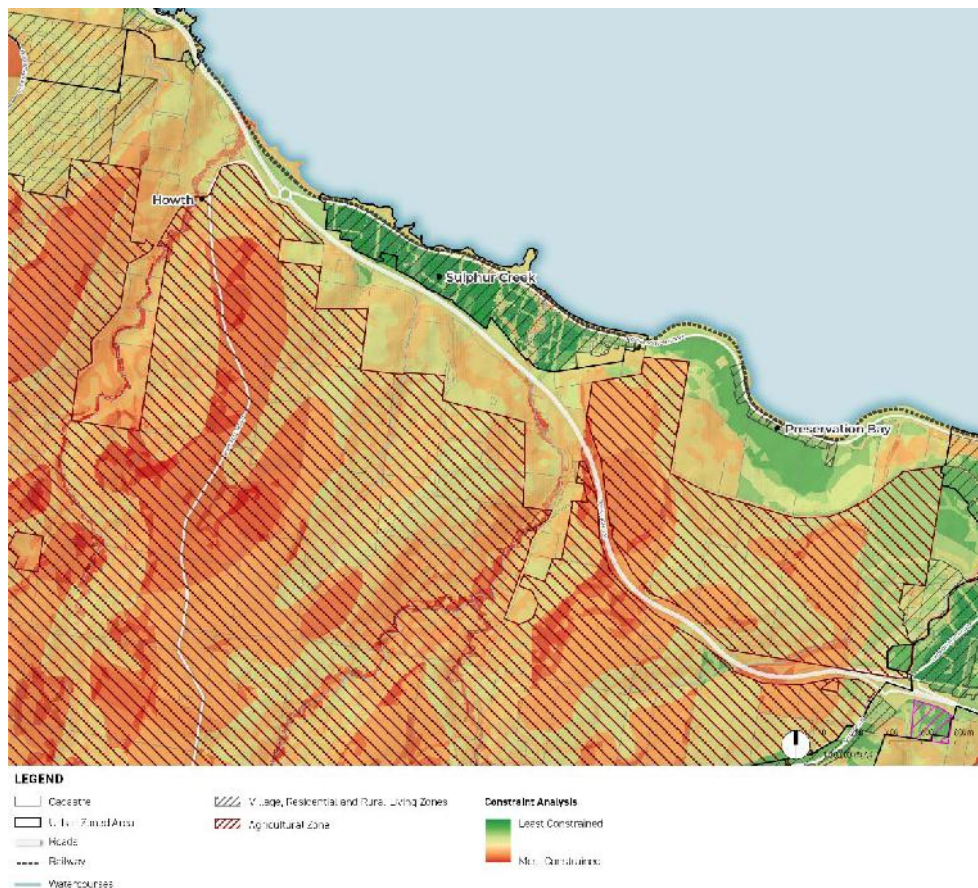


Figure 3.20 Multi-Criteria Constraints Analysis Results – Sulphur Creek and Preservation Bay

Source: Ethos Urban (2024)

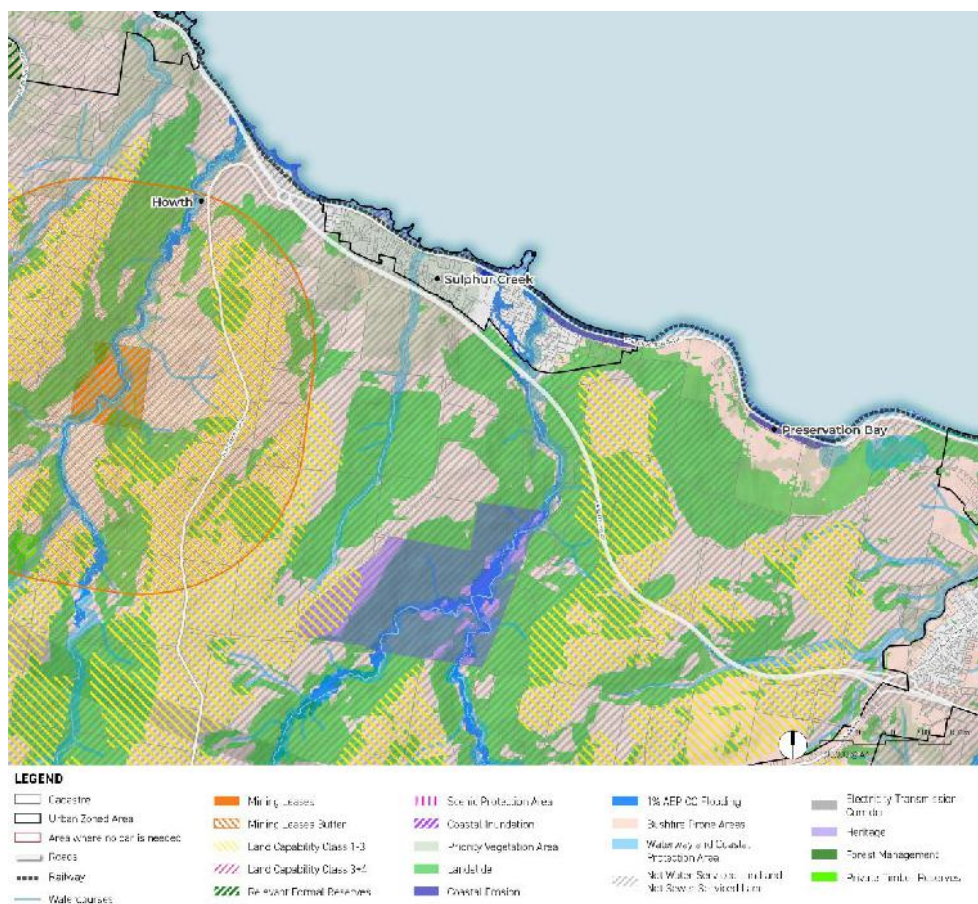


Figure 3.21 Constraints – Sulphur Creek and Preservation Bay

Source: Ethos Urban (2024)

4.0 Economic Structure and Outlook

Key Findings

- Central Coast has a diverse and sophisticated economic base for a municipality of its size.
- Key sectors include consumer services, construction, tourism visitation, and agricultural production and downstream processing, packaging, and exporting aspects.
- Most new jobs are in the consumer services sector (in healthcare, accommodation and food services, education etc), although construction, manufacturing, and agriculture activities also play an important role in generating new employment.
- Ulverstone town centre is the largest commercial precinct in Central Coast. Other prominent commercial areas include Penguin Activity Centre and West Ulverstone town centre. Nearby Devonport and Burnie support a more comprehensive and higher order commercial offering and exert a competitive influence on commercial areas in Central Coast.
- Central Coast's industrial sector plays an important role supporting a range of local and regional service functions, in addition to agriculture and food related processing, manufacturing and export activities.
- There is a shortage of vacant industrial zoned land that, if not addressed, will inhibit the ability of the industrial sector to grow and support related economic development and employment opportunities.
- The main agriculture activities in Central Coast are dairy farming, beef production, pasture and pyrethrum crops, viticulture, and a significant horticulture sector producing a range of vegetables and premium fruits. The municipality also has significant forestry areas in the Permanent Timber Production Zone or private timber reserves.
- The local horticulture workforce increases significantly during the vegetable and fruit picking season (in the warmer months) resulting in additional demand for housing.
- Long-term economic development could flow from a range of opportunities related to the agriculture sector (and downstream activities), increased services for an ageing population, attraction of professionals and technicians due to lifestyle attributes, expansion of the tourism sector, regional energy and transmission infrastructure development, establishment of anchor infrastructure uses (i.e. a hospital) and development of a brand identity.
- A diverse economy creates diverse workforce requirements. Hence, facilitating a mix of housing types in locations that meet a range of market preferences is an important ingredient in the economic development equation.

4.1 The Central Coast Economy

4.1.1 Importance of Housing

Council has an agenda to grow Central Coast's economy for the long-term prosperity of the Central Coast community. Unlocking the right types and mix of housing can assist in growing the economy in several ways, including:

- Helping attract inward migration to Central Coast which increases aggregate demand.
- Ensuring there is appropriate accommodation for existing workers and to attract new workers in growing economic sectors, including highly skilled workers.
- Helping attract entrepreneurial people who may seek to start a new business in Central Coast or expand an existing business.

4.1.2 Local Economic Structure

Broadly speaking, Central Coast has a diverse economic base for a municipality of its size (23,330 residents) focussed on consumer services, construction, tourism visitation, and a particular specialisation in agricultural production and downstream activities including processing, packaging, and exporting. The range of economic activities assist in insulating the local economy from cyclical downturns in specific sectors and provides a diversity of options for long-term growth.

Central Coast's economy is heavily interwoven with the economies of nearby Devonport and Burnie. Devonport and Burnie function as higher order service centres (for retailing, health care, education, financial services etc) and support State and regionally significant infrastructure, notably:

- North West Hospital – an acute medical, surgical, mental health and obstetric hospital servicing the northwest region of Tasmania
- Burnie Port – Tasmania's largest cargo port
- Devonport Port – a cargo port and key entry for visitors and residents
- Devonport Airport – which supports flights to Victoria and King Island

Like most regional areas in Tasmania (and indeed Australia), the majority of jobs in Central Coast at the 2021 Census were in the consumer services sector which supported 65.6% of total jobs (5,230), as shown by **Table 4.1**. Prominent sub-sectors in the consumer services sector for employment included health care and social assistance (970 jobs or 15.5%), retail trade (730 jobs or 11.7%), and education and training (610 jobs or 9.8%).

Additionally, the primary and secondary sectors of Central Coast's economy also play an important role in supporting local employment. Key sub-sectors include agriculture, forestry and fishing (730 or 11.7%), construction (740 jobs or 11.8%) and manufacturing (670 jobs or 10.7%).

The jobs supported by the agriculture sector in the picking season (which occurs over the warmer months) is understood to increase substantially above that recorded in the Census, due to the influx of temporary workers that harvest vegetable and fruit crops.

From 2016 to 2021, the largest increase in jobs by sub-sector was recorded by health care and social assistance (+280 jobs), followed by construction (+230 jobs), agriculture, forestry and fishing (+150 jobs), accommodation and food services (+110 jobs) and manufacturing (+90 jobs).

Jobs growth in most regional areas is focussed on consumer services (i.e. healthcare, retail, education etc). Hence, the spread of jobs growth in Central Coast outside of consumer services including in construction, agriculture and manufacturing, highlights the diversity of local economic drivers.

Although not a big component of Central Coast's economy, the professional, scientific and technical services sub-sector increased by some +60 jobs across the intercensal period, indicating higher skilled and knowledge-based employment opportunities are increasing. Opportunities exist for employees in this sector to also work remotely, particularly those in the consulting sector.

Another important measure of economic structure and performance is value added. This expresses the net value generated by an economic activity based on the difference between the value of goods and the cost of materials or supplies that are used in producing them.

In 2023, approximately \$961.8 million in value was generated by workers in Central Coast (**Table 4.2**). The majority of value added accrued in the consumer services and producer services sectors (62%) with the balance (38%) attributed to the primary and secondary sectors (refer **Figure 4.1**).

The largest sub-sector for value added generated was rental, hiring and real estate services (17.6% of total value added), followed by construction (14.3%), agriculture, forestry and fishing (13.4%), health care and social assistance (11.6%) and manufacturing (7.4%).

The relatively large quantum of value added produced by the rental, hiring and real estate services is associated with the sale of property, and particularly the significant price increases across a range of property types in recent years.

Table 4.1 Industry of Employment for Central Coast Workers, 2016 to 2021

Category	2016		2021		Change 2016-2021	
	No.	% Share	No.	% Share	No.	% Share
Primary Sector						
Agriculture, Forestry and Fishing	580	11.1%	730	11.7%	+150	+0.6%
Mining	10	0.2%	10	0.2%	+0	-0.0%
Sub-total	590	11.3%	740	11.8%	+150	+0.6%
Secondary Sector						
Manufacturing	580	11.1%	670	10.7%	+90	-0.4%
Construction	510	9.8%	740	11.8%	+230	+2.1%
Sub-total	1,090	20.8%	1,410	22.6%	+320	+1.7%
Tertiary Sector						
Producer services						
Electricity, Gas, Water and Waste Services	20	0.4%	20	0.3%	+0	-0.1%
Wholesale Trade	180	3.4%	170	2.7%	-10	-0.7%
Financial and Insurance Services	40	0.8%	30	0.5%	-10	-0.3%
Transport, Postal and Warehousing	180	3.4%	200	3.2%	+20	-0.2%
Information Media and Telecommunications	30	0.6%	10	0.2%	-20	-0.4%
Rental, Hiring and Real Estate Services	60	1.1%	50	0.8%	-10	-0.3%
Sub-total	510	9.8%	480	7.7%	-30	-2.1%
Consumer Services						
Accommodation and Food Services	460	8.8%	570	9.1%	+110	+0.3%
Retail Trade	710	13.6%	730	11.7%	+20	-1.9%
Administrative and Support Services	130	2.5%	150	2.4%	+20	-0.1%
Public Administration and Safety	240	4.6%	240	3.8%	+0	-0.7%
Education and Training	530	10.1%	610	9.8%	+80	-0.4%
Health Care and Social Assistance	690	13.2%	970	15.5%	+280	+2.3%
Arts and Recreation Services	80	1.5%	90	1.4%	+10	-0.1%
Professional, Scientific and Technical Services	200	3.8%	260	4.2%	+60	+0.3%
Sub-total	3,040	58.1%	3,620	57.9%	+580	-0.2%
Sub-total Tertiary	3,550	67.9%	4,100	65.6%	+550	-2.3%
Total	5,230	100.0%	6,250	100.0%	+1,020	+0.0%

Source: ABS, Census of Population and Housing, 2016 and 2021

Note: Figures rounded

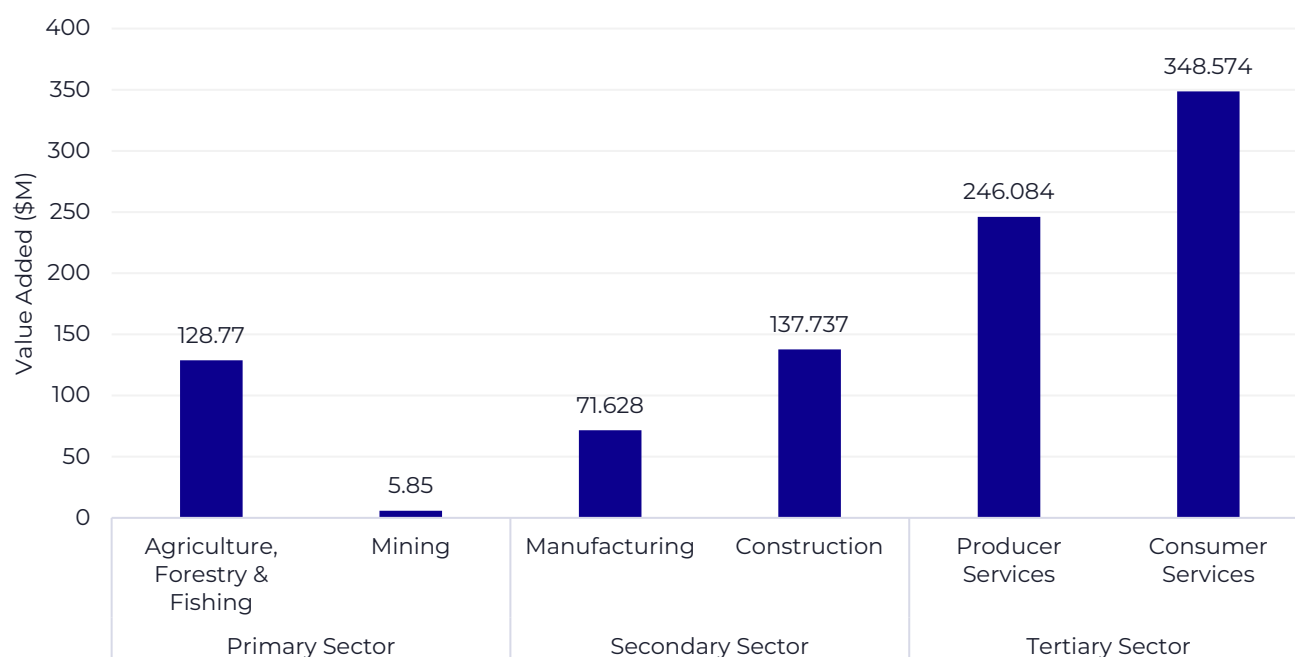


Figure 4.1 Value Added by Sector, 2023

Source: REMPLAN

Table 4.2 Value Added by Sub Sector – Highest to Lower, 2023

Industry Sector	\$M	%
Rental, Hiring & Real Estate Services	\$168.97	17.6%
Construction	\$137.74	14.3%
Agriculture, Forestry & Fishing	\$128.77	13.4%
Health Care & Social Assistance	\$111.66	11.6%
Manufacturing	\$71.63	7.4%
Education & Training	\$58.93	6.1%
Retail Trade	\$51.67	5.4%
Professional, Scientific & Technical Services	\$39.87	4.1%
Public Administration & Safety	\$36.83	3.8%
Wholesale Trade	\$28.01	2.9%
Accommodation & Food Services	\$27.63	2.9%
Transport, Postal & Warehousing	\$26.02	2.7%
Other Services	\$23.20	2.4%
Administrative & Support Services	\$13.23	1.4%
Financial & Insurance Services	\$11.07	1.2%
Arts & Recreation Services	\$8.76	0.9%
Electricity, Gas, Water & Waste Services	\$8.06	0.8%
Mining	\$5.85	0.6%
Information Media & Telecommunications	\$3.96	0.4%
Total	\$961.84	100%

Source: REMPLAN

4.2 Commercial Areas

Throughout Australia, commercial areas play an important role in supporting jobs and economic activity. Approximately 42% of total jobs in Central Coast in 2021 (2,740 jobs) were in sectors that typically locate in activity centres and commercial areas⁸. Note this figure is conservative and excludes jobs in wholesale trade, health care and social assistance and arts and recreation services – all sub-sectors that generally support some jobs in activity centres.

Central Coast currently has one area located in the General Business Zone (GBZ), nine areas located in the Local Business Zone (LBZ), and four areas located in the Commercial Zone (CZ):

- Ulverstone town centre (GBZ) – the largest and highest order activity centre in Central Coast
- West Ulverstone town centre (LBZ) – the primary commercial area serving West Ulverstone.
- Penguin town centre (LBZ) – Central Coast's second largest activity centre frequented by visitors and tourists.
- Gawler commercial node (LBZ) – a small commercial area including a post office, service station and general store.
- Forth community centre (LBZ) – a small centre containing a local post office, convenience store, service station and community hall. The Forth Pub is also located in the LBZ to the east of the River Forth.
- Turners Beach Post Office (LBZ).
- Turners Beach Road/Esplanade intersection, Turners Beach (LBZ) – this area does not support any commercial uses.
- Forth Road commercial node, Turners Beach (LBZ) – a small area containing a service station.
- Dysons Lane commercial node, Ulverstone (CZ) – a small legacy light industrial precinct in the CZ.
- Crescent Street commercial node, Penguin (LBZ) – an underutilised area containing an accommodation business.
- Ironcliff Road, Penguin (LBZ) – a general store previously existed at this site but has since been converted to a residential use.
- Eastland Drive commercial node, Ulverstone (CZ) – a small area accommodating marine and caravan sales businesses at Ulverstone's eastern approach.
- James Street, Ulverstone (CZ) – a small area containing a gym and mechanic.
- West Ulverstone commercial node (CZ) – a small area supporting light industrial and commercial uses.

Additionally, some convenience based commercial uses (such as small grocery stores, milk bars, newsagents/post offices etc) are in the Village Zone, in various hamlets and villages in Central Coast's hinterland.

The Cradle Coast Regional Land Use Strategy designates Ulverstone as a Distinct Activity Centre, and Penguin, Sulphur Creek, Forth and Gawler, as Local Service Centres – noting that these categories are intended to reflect the service role of the broader settlement, rather than commercial areas in isolation.

Nearby Burnie and Devonport exert a competitive influence on commercial areas in Central Coast through their support of a higher-order mix of commercial uses including:

- Wider range of professional and administrative services (conveyancers, solicitors, accountants etc)
- Wider range of specialty retail – particularly apparel shops.
- Discount department stores (i.e. Kmart).

Accordingly, a share of retail and other spending from Central Coast residents flows to these centres.

Planning for housing and commercial areas is interlinked. Population growth generates demand for additional commercial services (such as retail), resulting in increases in average trading levels, or demand for additional commercial floorspace, or both. Housing also occurs in commercial areas.

This engagement includes a Retail Strategy that will identify retail and commercial trading conditions and opportunities in activity centres, and outline actions for these areas to achieve their potential.

⁸ Financial and insurance services; information media and telecommunications; rental, hiring and real estate services; accommodation and food services; retail trade; administrative and support services; public administration and safety; education and training; and professional, scientific and technical services.

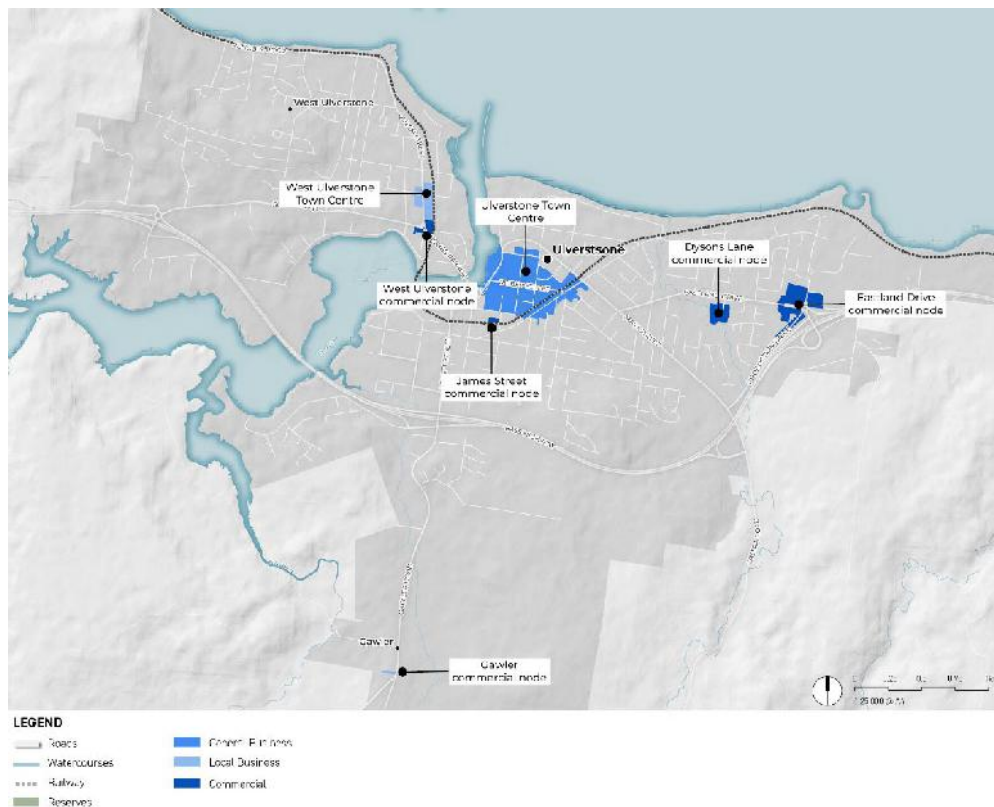


Figure 4.2 Ulverstone General Business, Local Business, and Commercial Areas

Source: Ethos Urban (2024)



Figure 4.3 Penguin Local Business Areas

Source: Ethos Urban (2024)

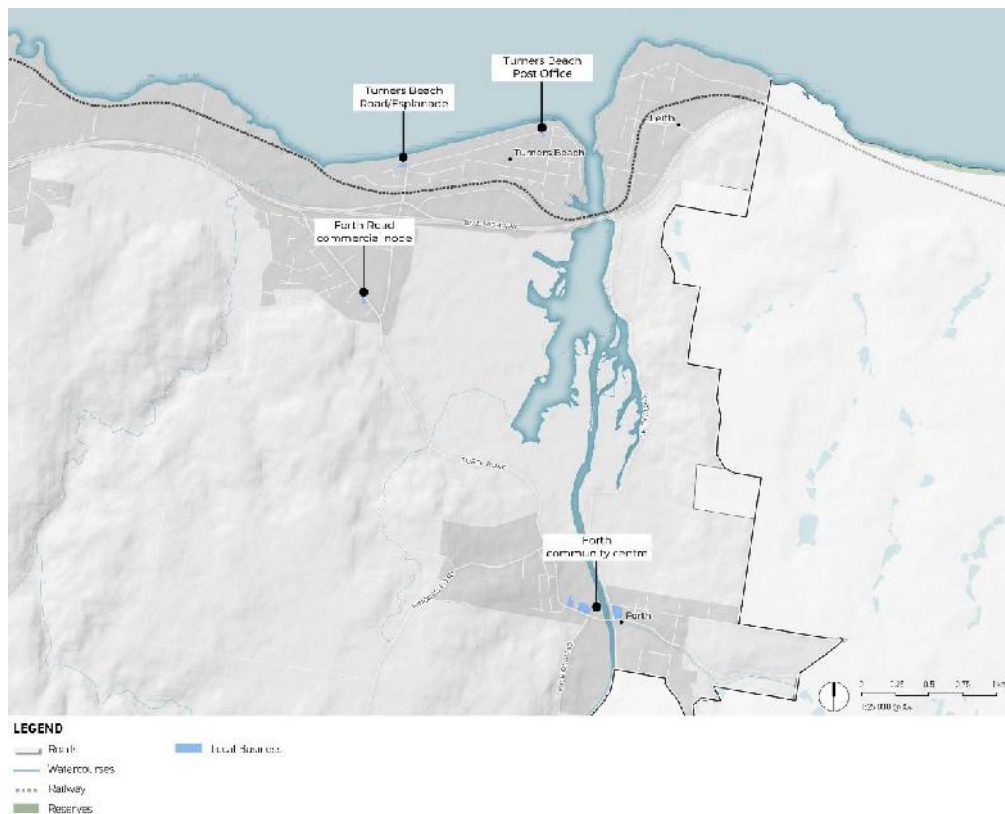


Figure 4.4 Turners Beach and Forth Local Business Areas

Source: Ethos Urban (2024)

4.3 Industrial Land

Strategic planning for housing interfaces with the industrial sector in several ways. In particular:

- Delivery of the appropriate provision and types of housing assists industrial businesses in attracting skilled workers to Central Coast and retaining them.
- Increased population growth and housing development is typically associated with an expansion of the construction sector which in-turn generates demand for industrial land (for trade depots, trade supplies showrooms, construction materials plants etc).
- The potential for land use conflict between residential and industrial uses needs to be considered.

Central Coast's industrial sector plays an important role accommodating businesses in a range of sectors including manufacturing, transport/logistics, construction, and agriculture machinery, and automotive sales and repairs.

Food processing, manufacturing and export activities is a key specification in the local economy directly linked to Central Coast's agriculture sector, particularly vegetable and fruit production.

Industrial areas in Central Coast contain a range of important businesses that make a major contribution to the agriculture value chain. Examples include:

- Simplot – an international food manufacturing business
- Botanical Resources – a manufacturer of pyrethrin base insecticides, as well as stockfeed and biofuels.

Central Coast currently has four industrial precincts:

- Ulverstone – Western Precinct, situated adjacent the River Leven and containing land in the General Industrial Zone (GIZ) and the Light Industrial Zone (LIZ).
- Ulverstone – Eastern Precinct, located immediately north of the Bass Highway at the eastern approach to Ulverstone, supporting areas in the GIZ and the LIZ.
- Two smaller industrial precincts are located at Penguin – an Eastern Precinct and Western Precinct. Both precincts are in the LIZ.

In total, these precincts support 77.7ha in an industrial zone, comprising 37.4ha in the Light Industrial Zone and 40.3ha in the General Industrial Zone.

An analysis of industrial land supply and uptake undertaken as part of the Central Coast Economic Baseline Study found that:

- Only 1.8ha of vacant industrial zoned supply remains in Central Coast in 2024; and this is
- Equivalent to approximately 3.6-years of demand (based on average take-up of 0.5 ha per annum).

We understand that Council has also received feedback from the business community that the current shortage of vacant industrial land in the industrial zone, and lack of sites for sale, is constraining the ability of local industrial businesses to expand and new industries to establish in Central Coast.

If the current shortage of industrial land is not addressed there is also a risk that population growth will be lower due to the inability of the industrial sector to expand and generate additional job opportunities. In identifying and planning future industrial supply options, Council will need to have regard to the future options for residential growth identified in the Housing Strategy to ensure:

- The long-term settlement pattern in Central Coast is sustainable; and
- Potential for land use conflict between industry and residential uses is minimised.

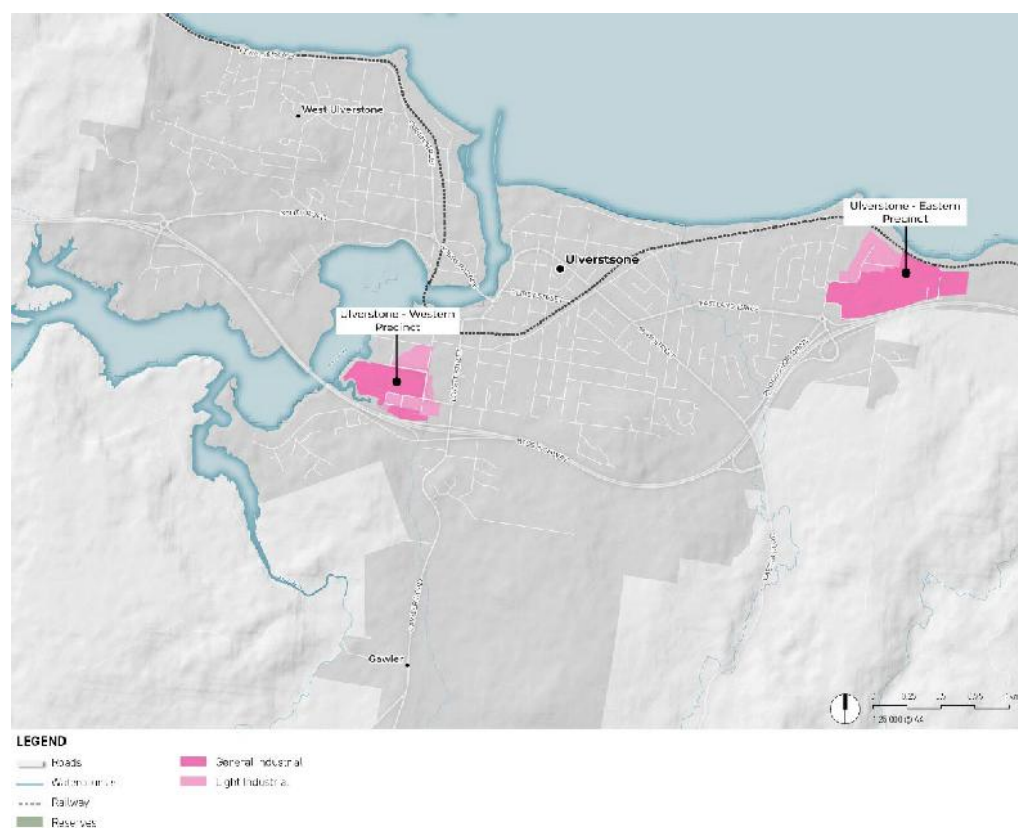


Figure 4.5 *Ulverstone General and Light Industrial Areas*

Source: Ethos Urban (2024)

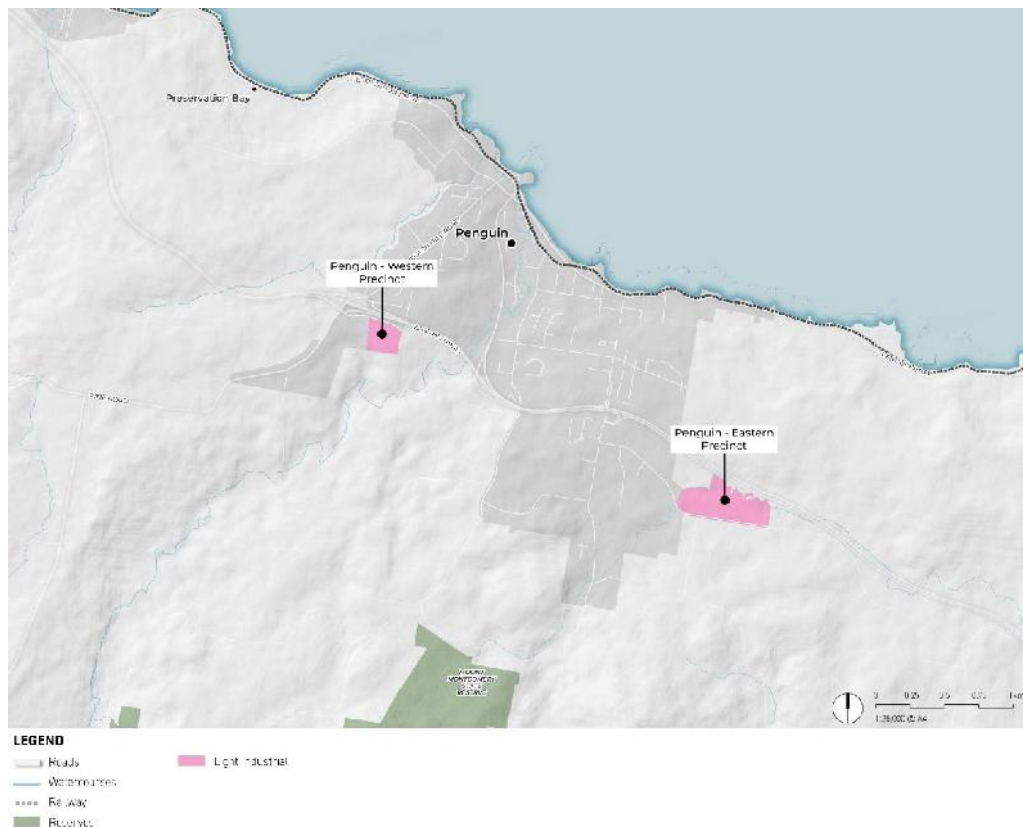


Figure 4.6 Penguin Light Industrial Areas

Source: Ethos Urban (2024)

4.4 Agriculture and Forestry

4.4.1 Role of Agriculture and Forestry

Central Coast's specialisation in agriculture is underpinned by its fertile alluvial soils and supporting infrastructure including irrigation areas. The main agricultural activities include dairy farming, beef production, pasture and pyrethrum crops, viticulture, and a significant horticulture sector producing a range of vegetables and premium fruits.

Central Coast has more agricultural businesses and land used for agricultural than the neighbouring municipalities of Burnie, Kentish, Devonport and Latrobe, highlighting the local importance of the sector (refer **Table 4.3**).

Like many other areas in northwest Tasmania, Central Coast contains significant forestry areas in the Permanent Timber Production Zone (i.e. Crown Land) or private timber reserves (i.e. freehold land) located primarily in the municipality's mountainous southern reaches. Burnie is the regional focus for timber processing and supports a sawmill for Pentarch Forestry among other timber related uses.

Due to their important economic role, agricultural land and areas identified for forestry are generally off-limits for residential development in Tasmania's Resource Management and Planning System. Although the productivity of agriculture land varies, it is understood the Tasmanian Planning Commission is very reluctant to rezone any land in the Agricultural Zone, irrespective of its agricultural value. This is an important consideration for the identification of future residential areas.

4.4.2 Accommodating Seasonal Agricultural Workers

An important issue related to housing in the agriculture sector is the accommodation of temporary workers during the vegetable and fruit picking season in the warmer months. This temporary workforce is critical to the viability of the local horticulture sector. It is understood that some operators observe a five-to-seven-fold increase in their workforce during the harvest period. (Note, the ABS Census workforce data does not account for this increase, due to the timing of the Census.)

Typically, these seasonal workers stay in private rental accommodation (sourced themselves or via employment agencies) or to a lesser extent in houses owned by employers. Additionally, a smaller share stay in other accommodation such as onsite worker accommodation or caravan parks.

Proponents seeking to deliver worker accommodation onsite at agricultural properties can face difficulties in gaining planning approval. Although the Agricultural Zone has a discretionary approval pathway for worker accommodation (seasonal or permanent), no such pathway is available in the Rural Zone, which only allows for single dwellings.

The State Planning Office have recognised this problem and is advancing an amendment that, among other aspects:

- Retains the current discretionary pathway for the Agricultural Zone and adds this to the Rural Zone.
- Creates a permitted approval pathway for agriculture worker accommodation in both the Agricultural Zone and Rural Zone, on the condition that:
 - The accommodation is not for more than 20 workers
 - Workers are employed on the site or an adjoining site in the same ownership
 - The accommodation is located on the same lot as either:
 - An existing dwelling, and it shares vehicular access and electricity connections with that dwelling
 - An existing building or facility where the workers are employed, and it shares the vehicular access with that building or facility.

Beyond the approval of worker accommodation onsite, the accommodation needs of the seasonal workforce need to be carefully managed to reduce the potential for flow-on impacts to other sectors such as the visitor accommodation sector. This is an important consideration for Central Coast, given the horticulture picking season overlaps with the peak tourism period.

The demands of the seasonal agricultural workforce can also impact the availability of housing for broader population through:

- Competition for rental stock, noting that most seasonal workers are understood to be accommodated in rental housing.
- Agricultural employers buying homes to accommodate workers. It is understood several agricultural businesses have purchased properties to accommodate seasonal workers.

Table 4.3 *Agricultural Establishments and Area of Holding, 2016 to 2021*

	2016	2021	Change	AAGR 2016-2021
<u>Agricultural Establishments</u>				
Central Coast	155	179	+24	+3.0%
Burnie	82	69	-14	-3.5%
Devonport	30	41	+11	+6.6%
Kentish	88	106	+18	+3.7%
Latrobe	88	108	+20	+4.1%
<i>Tasmania</i>	<i>2,330</i>	<i>2,544</i>	<i>+214</i>	<i>+1.8%</i>
<u>Area of Holding¹</u>				
Central Coast	20,200ha	20,950ha	+750ha	+0.7%
Burnie	11,840ha	8,230ha	-3,610ha	-7.0%
Devonport	2,410ha	4,240ha	+1,830ha	+12.0%
Kentish	11,270ha	12,830ha	+1,570ha	+2.6%
Latrobe	15,910ha	20,160ha	+4,250ha	+4.8%
<i>Tasmania</i>	<i>1,459,080ha</i>	<i>1,503,080ha</i>	<i>+44,000ha</i>	<i>+0.6%</i>

Source: ABS, Agricultural Commodities, Australia, Financial Years 2015-16 and 2020-2021

Note: Figures rounded

4.5 Tourism

Tourists primarily visit Central Coast due to its natural features and landscape, including its idyllic coastline and scenic hinterland.

Central Coast’s tourism sector was significantly impacted by the COVID-19 pandemic, like elsewhere in Australia and indeed globally. Although visitation numbers have since rebounded, daytrips, and overnight trips, visitor nights, and average visitor nights per trip, are not back to the pre-COVID peaks. The recent slowing of the Australian economy and tightening of household budgets is the main reason for this.

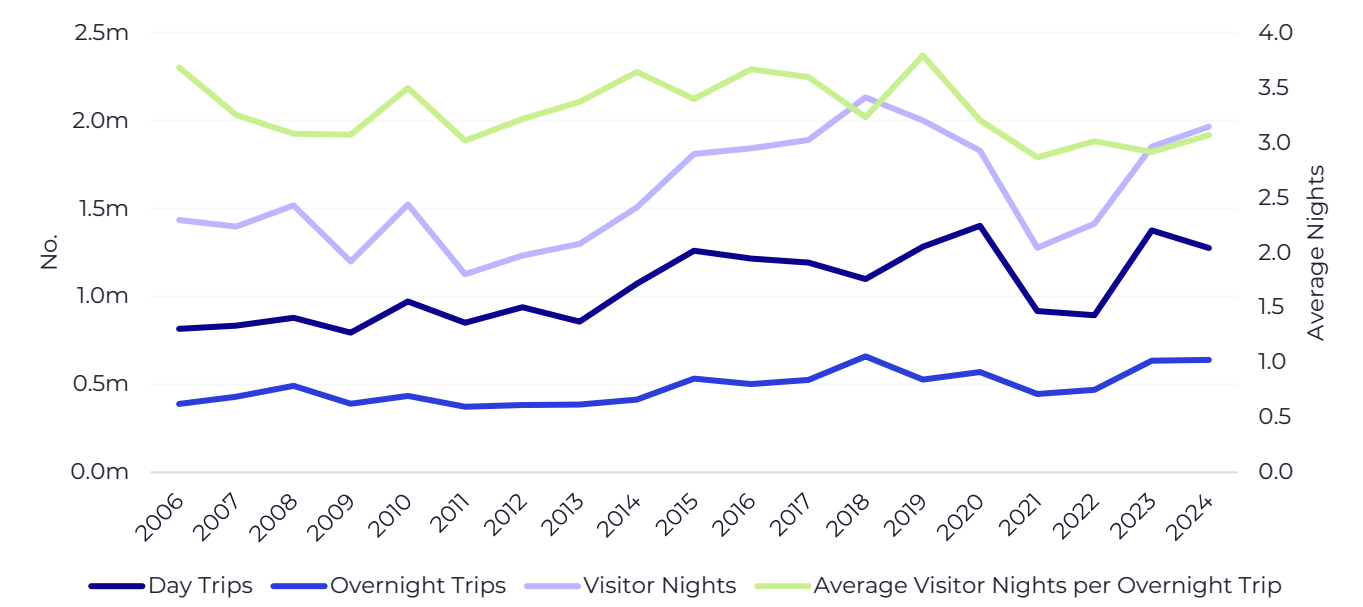


Figure 4.7 North West Tourism Region Domestic Visitation Levels, Year ending March

Source: Tourism Research Australia (year to March 2024); Ethos Urban

Strategic planning for housing interfaces with tourism in different ways. Firstly, the identification of locations for housing and the type and scale of housing planned needs to be carefully managed to minimise impacts on valued landscape and scenic attributes – which are the primary reason why tourists visit Central Coast. Demand for housing is often stronger in areas that are scenic, particularly from higher income earners. The opportunities new housing brings in these locations and extent it meets a housing need of the community, should be balanced against the preservation of the landscape character and its value to the community and economy.

Secondly, demand for accommodation from tourists has flow-on impacts to the availability housing for residents due to emergence of private short-term rental platforms such as Air BnB and Stayz. Generating and maximising overnight stays is critical to leveraging the most economic value out of tourism, as visitors typically spend significantly more in an area if they stay overnight (due to accommodation costs and additional meals).

The number of visitors who stopped but did not stay overnight was 45,000 and 85,000 for Ulverstone and Penguin in the year ending March 2024 (Table 4.4). This level of visitation was equivalent to around double the number of persons who stayed overnight in Ulverstone and roughly five times the number who stayed overnight in Penguin. Hence, increasing the number of overnight stays in Central Coast is, and should be, an economic development priority.

Table 4.4 Total Visitation by Visitation Type, Penguin and Ulverstone, Year to March 2024

Category	Ulverstone	Penguin
Stopped but did not stay overnight	45,000	85,000
Stayed Overnight	23,000	17,000
Passed Through	36,000	36,000
Total Visited	104,000	138,000

Source: Tourism Tasmania, TVS Analyser; Ethos Urban

The private accommodation sector plays an important role in Central Coast in accommodating visitors. Approximately 140 active short-term rentals are currently being advertised in the Central Coast as of October 2024, according to AirDNA (Table 4.5). This equates to an estimated 300 rooms, based on an average of 2.1 rooms

per listing, and around 18.3% of Central Coast’s unoccupied dwelling stock (772 unoccupied dwellings or 7.4% of total dwellings in Central Coast at the 2021 ABS Census).

The occupancy rate for private short-term rentals peaks in the summer months at around 70-75%, based on monthly occupancy data from AirDNA. This data highlights the role played by the private rental sector in accommodating demand in peak periods.

Although important for the visitor economy, the private rental sector reduces the amount of dwellings available for long-term rent. In some parts of Australia increases in the private rental sector have resulted in chronic housing shortages for permanent residents and reduced the ability of businesses to source employees. Accordingly, strategic planning for housing needs to have regard for the share of dwellings that are not occupied, and the accommodation demands of the visitor sector.

In Central Coast, the peak in demand for private rental accommodation in the summer months overlaps with the additional demand for housing from the influx of seasonal agricultural workers during the picking season.

Table 4.5 *Estimated Short-term Rental Supply, Central Coast, October 2024*

	Listings	Av Rooms per Booking	Total Estimated Rooms
Central Coast (Tas.)	141	2.1	300

Source: AirDNA

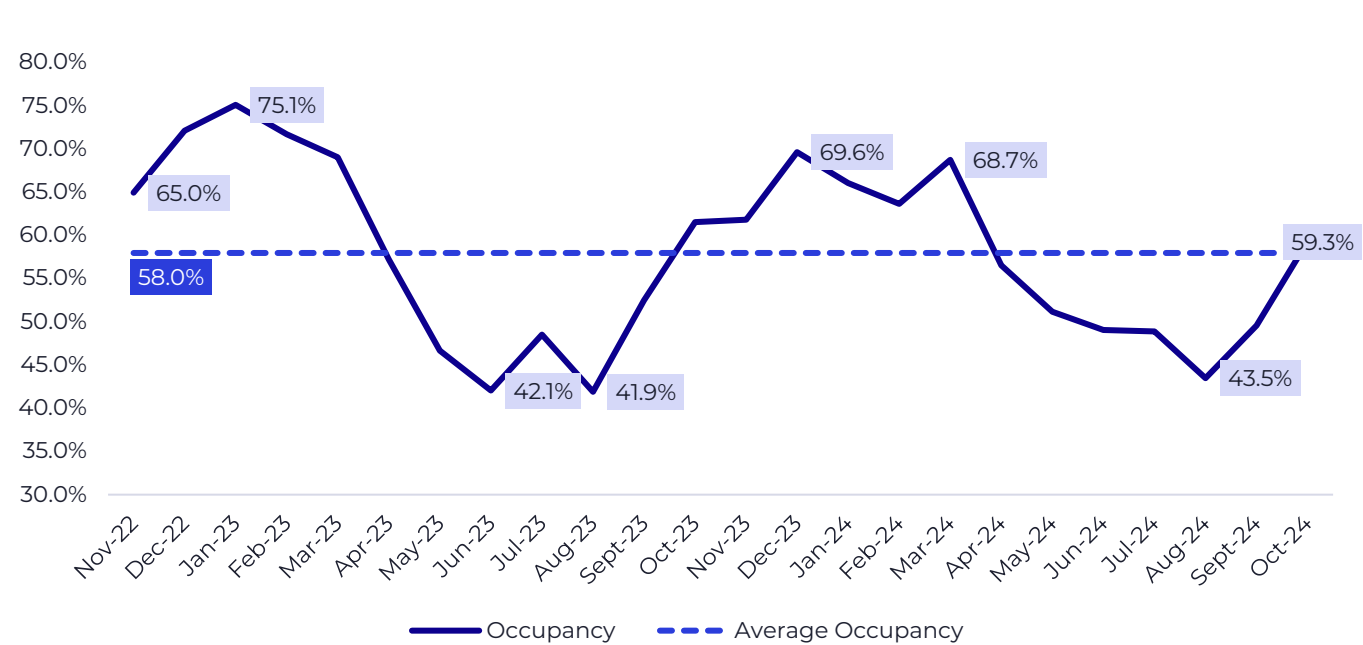


Figure 4.8 *Occupancy and Average Occupancy for Short-term Rentals*

Source: AirDNA

4.6 Economic Development Outlook

Central Coast's diverse economic structure and lifestyle attributes provide a range of economic development options. It is understood that Council has a priority to grow the economy and is looking to prepare an economic development strategy that will identify opportunities and corresponding actions. Ethos Urban prepared an Economic Baseline Study for Council (in 2024) that identifies and summarises economic indicators and trends which will inform Council's economic development agenda.

Flowing from the Baseline Study, the following economic development opportunities have been identified which may warrant more consideration by Council:

- **Economic activities downstream of agriculture.** Agriculture and downstream activities such as processing, packaging, distribution, exporting, is a key specialisation in Central Coast's economy. The number of jobs in the agriculture and manufacturing sectors is growing. The attraction of high-value manufacturing activities linked to primary production should be the centre piece of Council's economic development agenda.
- **Consumer services for an ageing population.** Central Coast's population is aging, and this will generate additional demand for services such as doctors' surgeries, allied health, and specific care services for the elderly including aged care beds. Increased demand for these services will support additional jobs across a range of income levels (low and high).
- **Attract higher earning professionals and technicians in the knowledge sector** by promoting the Central Coast lifestyle. Central Coast affords the opportunity for residents to live a regional lifestyle proximate the coast and mountains at a very competitive residential price point for interstate buyers. These attributes can be promoted to attract high-skilled workers aligned to existing industries (such as the agriculture and food processing) or remote-working professionals.
- **More visitors staying longer.** Tourism is an export service that brings in income from outside the local area. While growing the number of visitors is important, the economic benefits are far greater if tourists stay overnight. Central Coast would benefit from additional commercial accommodation options, including some higher end accommodation. Council also needs to be mindful of the important role played by the private short-term rental sector in supporting overnight stays.
- **Energy and transmission infrastructure development.** The Tasmanian Government has established Renewable Energy Zones (REZs) to focus renewable energy investment in specific areas. A REZ is proposed to the south and south-east of Burnie and Penguin and includes land in Central Coast. Two windfarms and a hydrogen facility are already proposed in this REZ, and more projects will likely follow if approved. Central Coast will likely benefit from the construction and operational phases of renewables projects. This includes potential for local firms to participate in the construction phase and ongoing maintenance of renewable energy infrastructure, as well as the attraction of workers that may stay long-term. The North West Transmission Developments Project and the establishment of Marinus Link have potential to be a catalyst for investment in North West Tasmania, including Central Coast.
- **Attract institutional uses.** Establishing a larger institutional use such as a regional hospital or tertiary education facility could generate a range of flow-on economic benefits including development of a skills base and attraction of inward migration.
- **Brand Central Coast.** Central Coast would benefit from establishing a brand identity which speaks to the region's lifestyle attributes and provides a platform for coordinated promotions and events aimed at attracting visitation and visitor spending, and inward migration.

5.0 People and Housing

Key Findings:

- Central Coast residents are typically older (and getting older), earn lower incomes, have higher instances of housing stress, and are less likely to have completed year 12, than the Regional Tasmanian medians.
- Most occupied dwellings are conventional detached houses (90.6%) and only a tiny share of new dwelling approvals were for smaller typologies (units, semi-detached and attached). However, the share of household types that may be suited to smaller dwellings (such as single people and couples) is about half of all households and is anticipated to continue increasing. Smaller households are closely, but not entirely, linked to the population getting older.
- The rate of population growth in Central Coast (and Tasmania) is affected by broader economic trends, including the ebbs and flows of Australia's east coast residential market and macro-economic conditions.
- Recent population growth in Central Coast has varied significantly. Average growth was significantly higher between 2016 and 2021 (+300 persons per year) than the 2011 to 2016 period (-110 persons per year). Growth was particularly strong from 2018 to 2021 (+340 persons per year). Since 2021, the rate of growth has reduced as the economy has slowed.
- Net migration (internal and overseas) is critical due to a structural decline (more deaths than births) in the existing residential population. New arrivals are largely from neighbouring municipalities and/or elsewhere in northern Tasmania, and reflect a variety of ages, occupations and incomes ranges. Arrivals from interstate are generally from Southeast Queensland and New South Wales.
- The rate of future population growth is uncertain, having regard to historical fluctuations. A sensible line of sight for population growth is between +115 persons per year to +230 persons per year, across the next 20 years. However, there will likely be years when growth is lower or higher than this range.
- Although residential sale prices (lots and houses) and rents have increased significantly in recent years, the lot sizes in subdivisions have not reduced and are still generally in the order of 650m².
- An estimated 1,755 lots could be supported by the current supply of vacant, residential zoned land in Central Coast, based on a continuation of prevailing average lot sizes. A reduction in lot sizes will increase the remaining supply.
- Areas within walking distance to Ulverstone, West Ulverstone, and Penguin town centres have the most potential for smaller and more diverse dwelling typologies via urban intensification. Recent urban intensification activity indicates there is demand for smaller dwellings in established areas. However, supply to date has primarily been for villa unit typologies in 'gun barrel' driveway layouts that do not fit within the prevailing character.
- Central Coast contains approximately 15 residential subdivisions that are either actively being built, subdivided (but not yet built on), or approved (but not yet subdivided). The current greenfield capacity creates competition between developers. However, it is also fragmenting the pattern of settlement and contributes to a situation where individual subdivisions lack critical mass to support local infrastructure, cohesive master planning, and have minimal amenities like parks or community facilities.

5.1 Study Area Definition

A range of statistical geographies have been applied to understand the people and housing context in Central Coast. Study areas have been defined on a best-fit basis using Statistical Area Level 2 (SA2s) as classified by the Australian Bureau of Statistics (ABS) and reflect the following areas of the municipality:

- Penguin – Sulphur Creek
- West Ulverstone – Ulverstone – Gawler
- Turner's Beach – Leith – Forth
- Central Coast balance (inland)

Where relevant, reference is also made to neighbouring municipalities (Burnie and Devonport), the broader Cradle Coast Region, and regional Tasmania or Tasmania (the State), when comparing statistics.

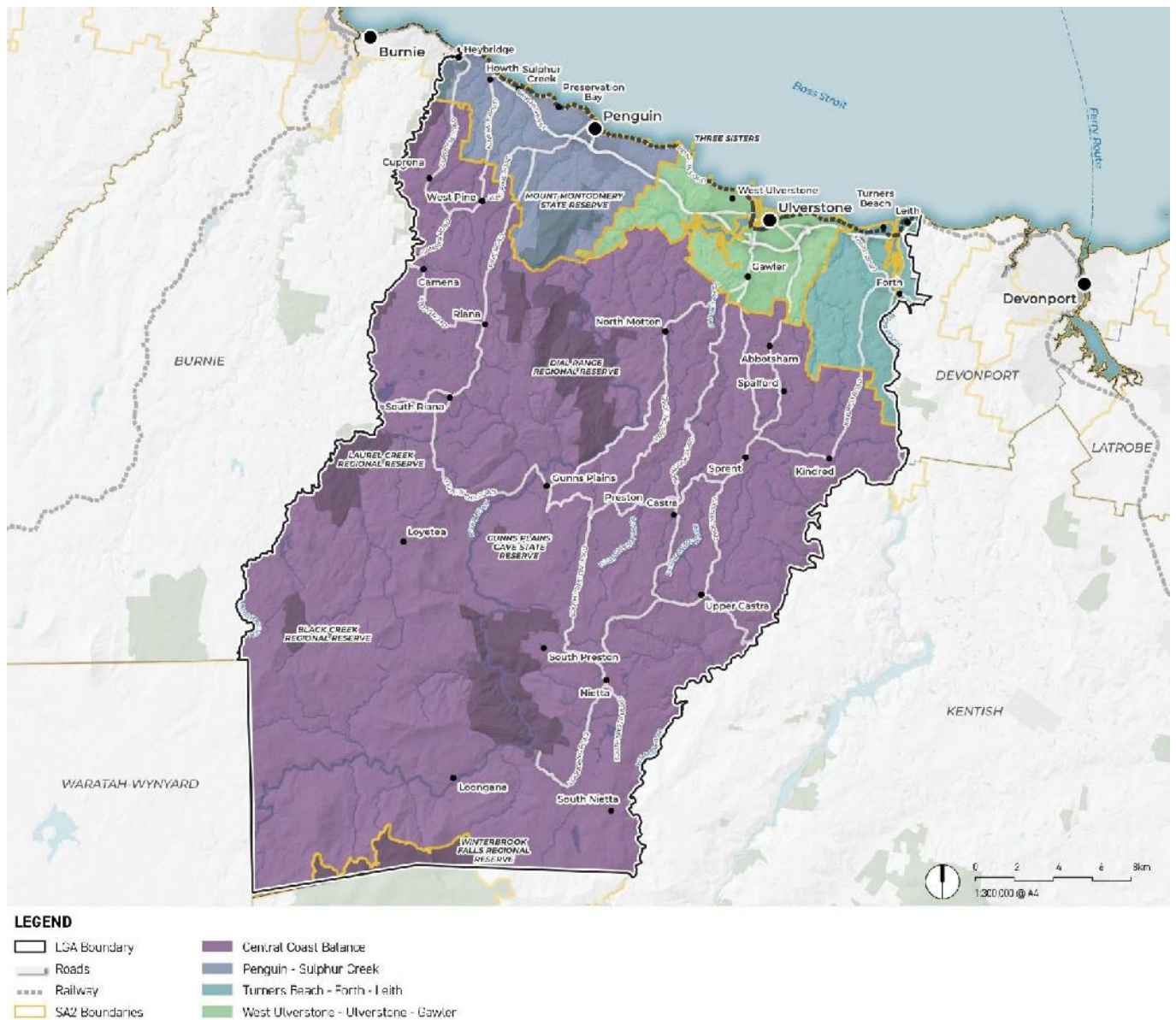


Figure 5.1 Study Area Definition

Source: Ethos Urban (2024)

5.2 Demographic and Socio-Economic Profile

A region's demographic and socio-economic profile is an important determinant of the types of housing needed in that area.

The socio-economic and demographic characteristics of Central Coast's residents from the ABS Census in 2021 and 2016 are summarised in **Table 5.1** and compared to the Cradle Coast Region, Tasmania and Regional Tasmania.

This information highlights that in 2021, Central Coast was characterised by:

- **Lower average household incomes.** Central Coast's median household income (\$62,530) was slightly below the Regional Tasmanian average (\$64,370). Within Central Coast, the Turner's Beach – Forth – Leith had the highest median household income (\$79,000) and West Ulverstone – Ulverstone – Gawler had the lowest (\$53,580). Average incomes in Central Coast have declined relative to Regional Tasmania since 2016.
- **Older age structure.** The median age of residents in Central Coast was 47.6 years old, a slight increase on the 2016 level. The median age in Central Coast was above the Cradle Coast Region (45.4 years old), Tasmania (41.6 years old) and Regional Tasmania (45.1 years old). West Ulverstone – Ulverstone SA2 had the highest median age at 48.6 years old, which can be attributed a preference of older people to live proximate services. Central Coast's median age will likely keep increasing as the population ages generating a need for more diverse housing including options for downsizers and residential aged care.

- **Majority Australian born residents.** Within Central Coast, 91.2% of residents were born in Australia, broadly reflecting the Cradle Coast Region and Regional Tasmania. Other countries where Central Coast were born include England (3.5%), New Zealand (0.9%), and the Netherlands (0.8%).
- **Comparable household composition.** A total of 68.6% of households within Central Coast were family households, similar to the Cradle Coast Region, Tasmania and Regional Tasmania. Generally, Central Coast had similar rates of family and lone-person households compared to the benchmarked areas, but fewer group-households (1.9%). West Ulverstone – Ulverstone – Gawler had the highest proportion of lone-person households (33.5%) reflecting the higher share of older residents in these areas. Turner’s Beach – Forth – Leith has the highest share of group households (2.5%).
- **Higher occupancy rate.** Central Coast’s dwelling occupancy rate (92.6%) was higher than the Cradle Coast Region, Regional Tasmania, and Tasmania. The higher rate of occupancy is likely attributed to Central Coast containing a smaller share of holiday homes relative to other parts of Tasmania. Occupancy in Central Coast has increase since the 2016 Census. This is likely a flow-on effect from the strong population between 2017 and 2021.
- **Higher proportion of separate houses.** The vast majority (89.3%) of occupied private dwellings in Central Coast were detached dwellings, which is slightly below the Cradle Coast Region (91.3%) and Regional Tasmania (89.8%) but higher than Tasmania (88.1%). The share of separate dwellings will decline over time as more detached and semi-detached typologies are delivered to meet the needs of an aging population and provide affordable options as residential prices increase.
- **Majority of dwellings are owned outright.** Dwellings owned outright account for 44.3% of Central Coast’s occupied private dwellings, which is above that of the Cradle Coast Region (40.4%), Tasmania (38.0%) and Regional Tasmania (40.6%). Similar rates of dwellings owned with mortgages occur across all benchmarked areas, however, renting occurs far less in Central Coast (20.5%) compared to the Cradle Coast (25.8%), Tasmania (26.5%) and Regional Tasmania (24.8%). West Ulverstone – Ulverstone – Gawler have the highest rate of renting in the municipality (25.1%). This is likely attributed to the lower household incomes of residents in these areas.
- **Comparable housing costs.** Central Coast’s median housing costs in 2021 (\$1,256 monthly mortgage repayment and \$249 weekly rent) broadly reflected to the Regional Tasmania benchmark. Within the Central Coast LGA, housing costs were highest in Turner’s Beach – Forth – Leith and the lowest in West Ulverstone – Ulverstone – Gawler. Since the 2016 Census, less homes were rented and more homes owned outright. Mortgage stress⁹ was noticeably above the regional Tasmanian benchmark in 2021, having increased since 2016.
- **Majority of households have two or more cars.** Some 61.8% of Central Coast households owned two or more vehicles, which is broadly in line with the Regional Tasmania benchmark (60.4%).
- **Year 12 completion rate low but increasing.** In 2021, only 36.4% of Central Coast residents completed year 12, which is substantially lower than Tasmania (50.5%) and Regional Tasmania (42.7%). Only 34.1% of residents in West Ulverstone – Ulverstone – Gawler completed year 12 and the lower level of education in this area is likely correlated with lower household incomes and higher instances of renting. However, the rate of Year 12 completion has increased in Central Coast compared to 2016 (30.7%). Central Coast has a slightly higher technicians and trade workers than the Regional Tasmanian benchmark, and the share of professionals has increased since 2016.

In summary, socio-demographic indicators highlight that Central Coast residents are older (and getting older), earn lower incomes, and have higher instances of mortgage stress, are less likely to have completed year 12, than the Regional Tasmanian benchmark. Additionally:

- The vast majority dwellings are conventional detached houses which are owned outright or with a mortgage.
- Residents in West Ulverstone – Ulverstone – Gawler tend to earn lower incomes, are more likely to rent, and are less likely to have completed year 12 than the balance of the LGA.

A breakdown of the demographic and socio-economic profile by study area within Central Coast is provided at **Appendix A**.

⁹ Mortgage stress as defined by the ABS is described as lower-income households that spend more than 30% of gross income on mortgage costs.

Table 5.1 Socio-Demographic Profile of Central Coast, Cradle Coast Region, Tasmania, and Regional Tasmania, 2021 Census

Category	2016	2021			
	Central Coast LGA	Central Coast LGA	Cradle Coast Region	Tasmania	Regional Tas.
<u>Income</u>					
Median individual income (annual)	\$27,570	\$33,080	\$33,090	\$36,610	\$33,600
Variation from Regional Tas. median	+0.5%	-1.5%	-1.5%	+9.0%	n.a.
Median household income (annual)	\$52,660	\$62,530	\$62,560	\$71,180	\$64,370
Variation from Regional Tas. median	+0.7%	-2.9%	-2.8%	+10.6%	n.a.
<u>Age Structure</u>					
0-4 years	5.1%	4.3%	5.0%	5.0%	4.9%
5-19 years	17.9%	16.8%	17.2%	16.9%	16.9%
20-34 years	14.2%	15.0%	16.6%	19.3%	17.0%
35-64 years	40.5%	38.8%	38.2%	37.8%	38.5%
65-84 years	19.7%	22.2%	20.6%	18.6%	20.3%
85 years and over	2.4%	2.9%	2.4%	2.3%	2.4%
Median Age (years)	46.0	47.6	45.4	41.6	45.1
<u>Country of Birth</u>					
Australia	92.0%	91.2%	90.2%	85.1%	87.9%
Other Major English Speaking Countries	5.6%	5.5%	5.5%	6.1%	6.3%
Other Overseas Born	2.4%	3.3%	4.3%	8.8%	5.9%
England	4.0%	3.8%	3.4%	3.7%	3.9%
New Zealand	1.0%	1.0%	1.2%	1.0%	1.1%
Netherlands	0.9%	0.9%	0.4%	0.4%	0.4%
% speak English only at home	98.8%	97.9%	96.5%	91.4%	94.8%
<u>Household Composition</u>					
Couple family with no children	32.2%	32.7%	31.2%	29.9%	31.4%
Couple family with children	25.6%	24.0%	23.4%	25.2%	24.0%
Couple family - Total	58.1%	57.1%	54.6%	55.1%	55.4%
One parent family	10.7%	11.0%	11.5%	11.6%	11.1%
Other families	0.4%	0.5%	0.6%	0.8%	0.7%
Family households - Total	69.2%	68.6%	66.8%	67.5%	67.2%
Lone person household	28.9%	29.5%	30.9%	29.1%	30.2%
Group household	1.8%	1.9%	2.3%	3.4%	2.6%
<u>Dwelling Structure (Occupied Private Dwellings)</u>					
Separate house	89.1%	89.3%	91.3%	88.1%	89.8%
Semi-detached, row or terrace house, townhouse etc.	8.0%	8.3%	7.4%	6.1%	6.1%
Flat, unit or apartment	1.2%	0.4%	0.6%	5.2%	3.4%
Other dwelling	1.7%	2.1%	0.7%	0.6%	0.7%
Occupancy rate	89.5%	92.6%	89.3%	88.2%	85.0%
Average household size	2.3	2.3	2.3	2.4	2.3
<u>Tenure Type (Occupied Private Dwellings)</u>					
Owned outright	41.4%	44.3%	40.4%	38.0%	40.6%
Owned with a mortgage	34.2%	34.0%	32.3%	33.8%	32.8%
Rented	24.0%	20.5%	25.8%	26.5%	24.8%
Other tenure type	0.5%	1.3%	1.6%	1.7%	1.9%
<u>Housing Costs</u>					
Median monthly mortgage repayment	\$1,240	\$1,256	\$1,204	\$1,360	\$1,254
Variation from Regional Tas. median	+1.6%	+0.1%	-4.0%	+8.4%	n.a.
Median mortgage as a share of median household income	28.3%	24.1%	23.1%	22.9%	23.4%
Median weekly rents	\$210	\$249	\$241	\$295	\$258

Variation from Regional Tas. median	+0.0%	-3.4%	-6.3%	+14.4%	n.a.
Median rent as a share of median household income	+20.7%	+20.7%	+20.1%	+21.5%	+20.8%
Under mortgage stress	5.1%	9.2%	21.7%	10.1%	22.1%
<u>Car Ownership per Dwelling</u>					
None	5.4%	4.1%	5.7%	6.1%	5.3%
One	34.1%	34.1%	35.6%	35.2%	34.3%
Two	36.9%	36.8%	36.0%	36.0%	36.3%
Three or more	23.6%	25.0%	22.7%	22.7%	24.1%
<u>Highest Year of School Completed (% of population aged 15 years and over)</u>					
Year 12 or equivalent	30.7%	36.4%	37.0%	50.5%	42.7%
Year 9-11 or equivalent	62.6%	58.5%	58.0%	45.6%	52.8%
Year 8 or below	6.6%	5.0%	4.6%	3.5%	4.1%
Did not go to school	0.2%	0.1%	0.3%	0.4%	0.4%
<u>Attending Education (% of those attending)</u>					
Technical or Further Educational Institution	11.1%	11.3%	11.4%	12.1%	11.3%
University or other Tertiary Institution	8.8%	10.5%	9.7%	16.1%	12.2%
<u>Occupation</u>					
Managers	12.1%	13.0%	12.7%	12.9%	13.4%
Professionals	15.6%	16.8%	14.6%	20.4%	16.8%
Technicians and trades workers	16.6%	16.0%	15.5%	14.2%	14.8%
Community and personal service workers	12.6%	13.7%	14.0%	13.9%	13.5%
Clerical and administrative workers	11.5%	10.3%	10.4%	11.9%	10.9%
Sales workers	10.2%	8.9%	9.1%	8.7%	8.9%
Machinery operators and drivers	7.7%	8.6%	9.1%	6.5%	8.2%
Labourers	13.8%	12.8%	14.6%	11.5%	13.5%

Source: 2021 ABS Census; Ethos Urban

Note: Mortgage stress indicator is defined by the ABS as 30% or more of household income is dedicated to housing costs.

5.3 Long-term Changes in Household and Dwelling Structure

When household and dwelling structure statistics for Central Coast are reviewed for all ABS Census' from the 2001 to 2021 period, it is evident:

- **The share of family households has declined over time.** In 2006, 73.6% of households were family households, reducing to 68.6% in 2021.
- **Couple families have remained consistent.** The share of couple families increased slightly from 32.5% in 2006 to 32.7% in 2021.
- **Other family – balance households have decreased** in every census since 2006. This category includes families with children; single parent families and other family types and has decreased from 41.1% in 2006 to 35.9% in 2021.
- **Steady increase in lone person households.** The share of lone person households has consistently grown from 24.9% in 2006 to 29.5% in 2021.
- **Separate houses remain the dominant dwelling type** in Central Coast. Between 2006 to 2021 this typology has increased slightly.
- **The share of semi-detached, terrace and townhouses has increased.** Since 2006, the share of semi-detached dwellings (out of total dwellings in the municipality) increased from 0.9% to 8.3%.

Compared to Burnie and Devonport:

- Central Coast has slightly higher shares of couple family and lone person households, while family – balance and group households are more prevalent in these neighbouring LGAs.
- Both Burnie and Devonport have slightly higher shares of semi-detached dwellings, with Burnie having relatively higher shares of flats, unit, and apartment dwellings across the three LGAs.

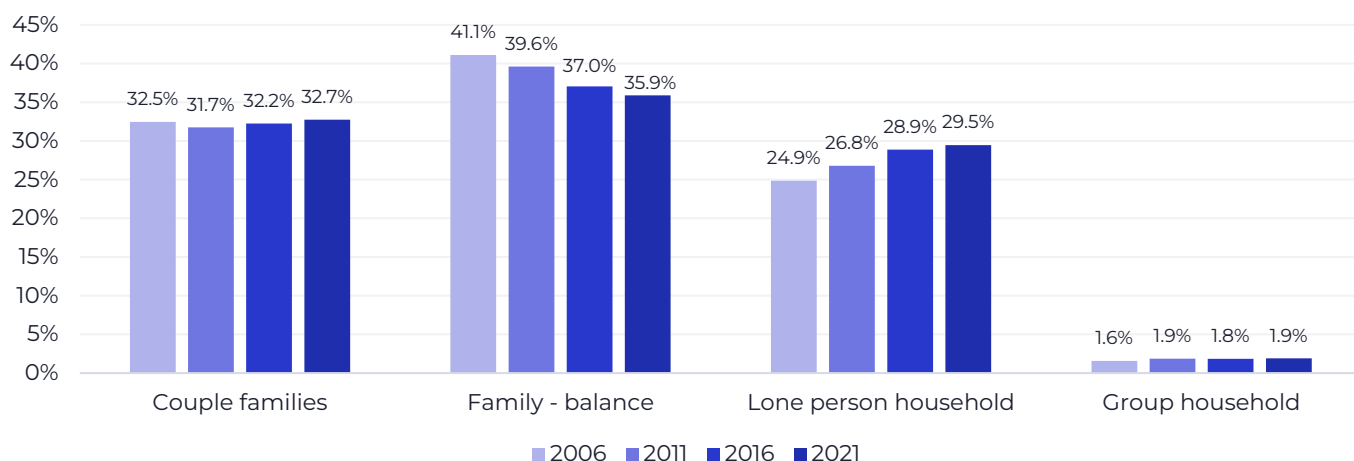


Figure 5.2 Change in Family Composition in Central Coast; 2006, 2011, 2016, 2021 Census Years

Source: ABS Census 2006, 2011, 2016, 2021

Note: Family – balance includes families with children; single parent families; and other families.

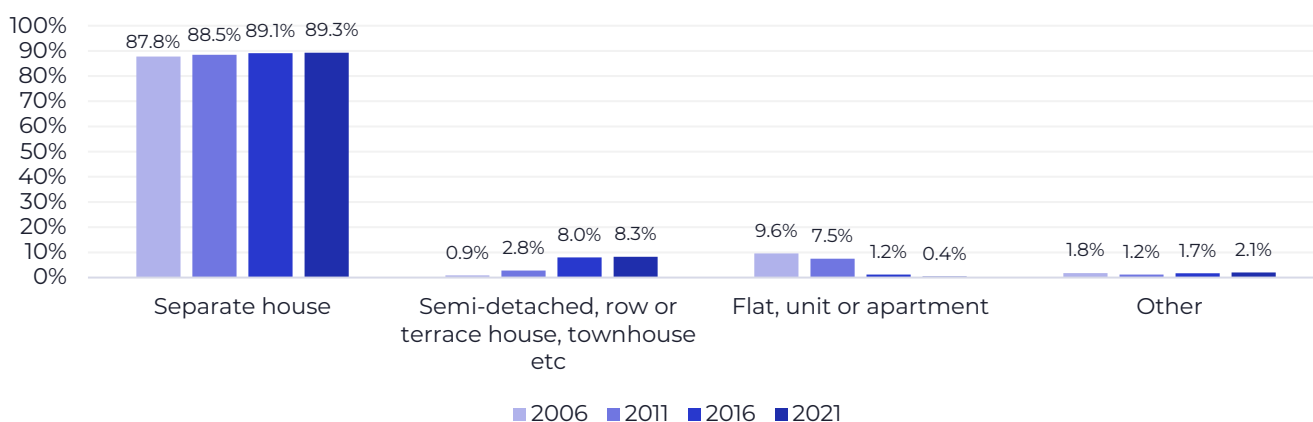


Figure 5.3 Change in Dwelling Structure in Central Coast; 2006, 2011, 2016, 2021 Census Years

Source: ABS Census 2006, 2011, 2016, 2021

Note: Other category includes - Caravan, cabin, houseboat; improvised home, tent, sleepers out; house or flat attached to a shop, office etc.

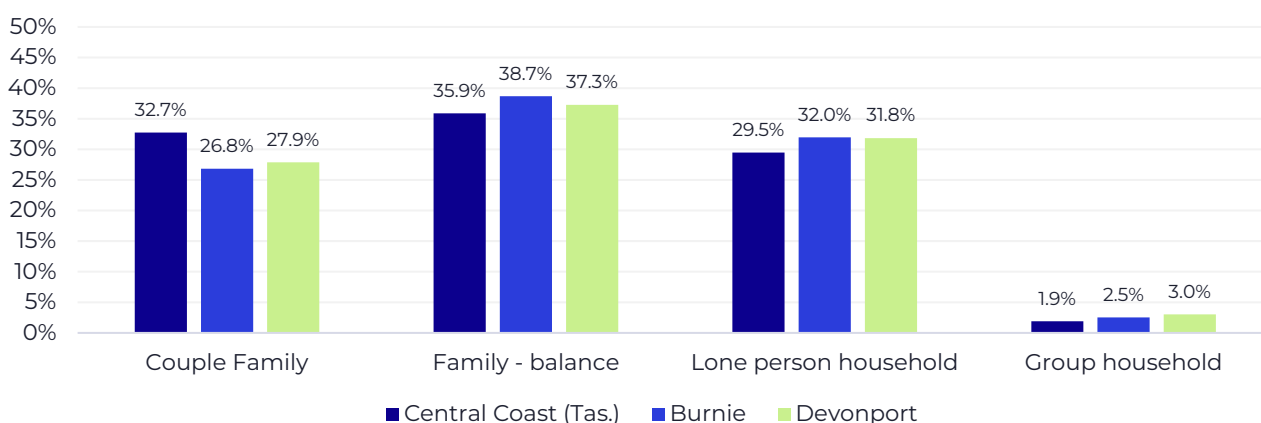


Figure 5.4 Family Composition in Central Coast, Burnie and Devonport, 2021

Source: ABS Census 2021

Note: Family – balance includes families with children; single parent families; and other families.

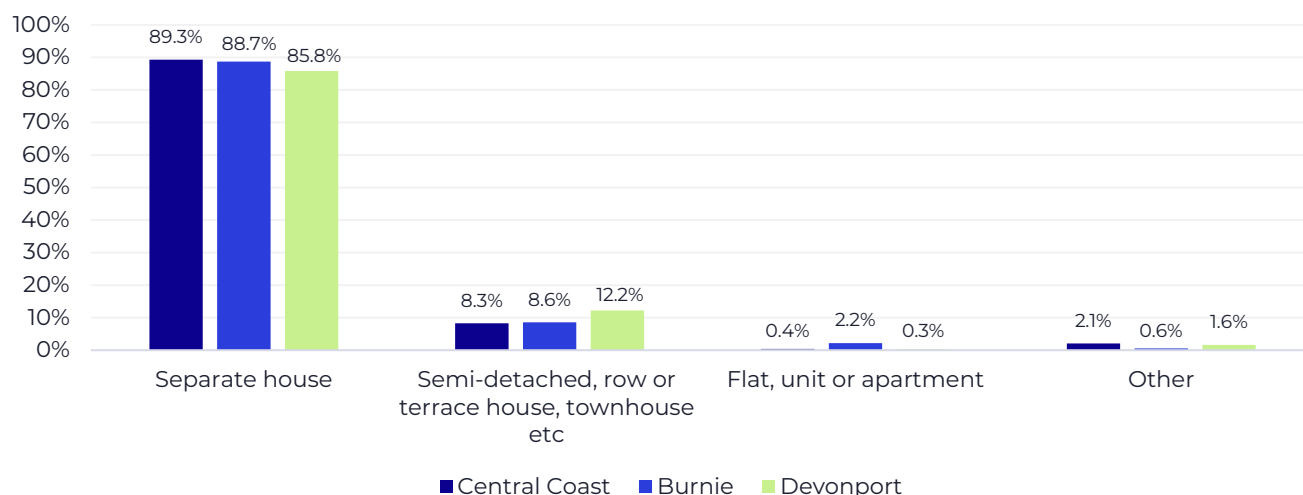


Figure 5.5 Dwelling Structure in Central Coast, Burnie and Devonport, 2021

Source: 2021 ABS Census

Note: Other category includes - Caravan, cabin, houseboat; improvised home, tent, sleepers out; house or flat attached to a shop, office etc.

5.4 Recent and Forecast Population Growth

5.4.1 Recent Population Growth

Population growth plays a major role in driving demand for housing.

In 2023, Central Coast accommodated some 23,330 residents, according to the latest ABS Estimated Residential Population (ERP) release. From 2011 to 2023 the population increased by +1,030 persons, representing average growth of +90 persons or +0.4% per year (figures rounded) (refer to **Table 5.2**). This growth was concentrated in the larger settlements in the northern areas of the municipality, particularly Penguin, West Ulverstone-Ulverstone, and Turners Beach.

Average annual population growth was as follows in each study area across the ten years:

- Penguin – Sulphur Creek: +40 persons or +0.7%
- West Ulverstone – Ulverstone – Gawler: +20 persons or +0.2%
- Turner's Beach – Forth – Leith: +30 persons or +1.1%
- Central Coast balance (inland): +0 persons or +0.0% growth pa.

Population estimates are most accurate for the years the ABS Census is undertaken. In Central Coast, average growth was significantly higher from across the 2016 to 2021 intercensal period (at +300 persons per year) than from 2011 to 2016 (-110 persons per year). A substantial increase in population growth from 2016 to 2021 relative to the previous intercensal period was also observed in neighbouring municipalities (Burnie and Devonport), the Cradle Coast region, and Tasmania as a whole.

Tasmania is now firmly on the national radar as a place to live, in view of its affordability relative to other housing markets on Australia's eastern seaboard and lifestyle attributes. Population growth and housing demand in Tasmania is now significantly affected by broader trends in the macroeconomy and rhythms of the residential sector, nationally.

Recent periods of strong population growth and residential demand in both Central Coast and Tasmania have coincided with periods of strong price growth and demand in larger eastern seaboard markets, and vice versa. Although population growth throughout Tasmania has been modest since the recent tightening of monetary policy (across 2022 and 2023), strong population growth could occur again as economic conditions improve.

Regional areas such as Central Coast may have a lower share of inward, interstate migration than Hobart and Launceston, but they do experience the flow-on ripple effects of interstate migration and investment as it cascades from Hobart and Launceston throughout Tasmania.

Table 5.2 Population Growth Trends 2013 to 2023

Category	2011	2016	2018	2021	2023	Change 2011-2023
Population						
Penguin - Sulphur Creek	5,170	5,120	5,230	5,530	5,590	+420
West Ulverstone - Ulverstone - Gawler	11,570	11,220	11,480	11,860	11,790	+220
Turner's Beach - Forth - Leith	2,840	2,840	2,930	3,170	3,240	+400
<u>Central Coast balance (inland)</u>	<u>2,720</u>	<u>2,560</u>	<u>2,600</u>	<u>2,700</u>	<u>2,710</u>	<u>-10</u>
Central Coast LGA	22,300	21,740	22,240	23,260	23,330	+1,030
Devonport LGA	25,750	25,130	25,850	26,900	26,980	+1,230
Burnie LGA	20,160	19,230	19,600	20,410	20,460	+300
Cradle Coast Region	103,810	100,080	102,150	106,310	106,730	+2,920
Tasmania	511,480	517,510	537,290	567,240	573,160	+61,680
Annual Average Growth (no.)						
Penguin - Sulphur Creek		-10	+60	+100	+30	+40
West Ulverstone - Ulverstone - Gawler		-70	+130	+130	-40	+20
Turner's Beach - Forth - Leith		+0	+50	+80	+40	+30
<u>Central Coast balance (inland)</u>		<u>-30</u>	<u>+20</u>	<u>+30</u>	<u>+10</u>	<u>+0</u>
Central Coast LGA		-110	+250	+340	+40	+90
Devonport LGA		-120	+360	+350	+40	+100
Burnie LGA		-190	+190	+270	+30	+30
Cradle Coast Region		-750	+1,040	+1,390	+210	+240
Tasmania		+1,210	+9,890	+9,980	+2,960	+5,140
Average Annual Growth (%)						
Penguin - Sulphur Creek		-0.2%	+1.1%	+1.9%	+0.5%	+0.7%
West Ulverstone - Ulverstone - Gawler		-0.6%	+1.2%	+1.1%	-0.3%	+0.2%
Turner's Beach - Forth - Leith		+0.0%	+1.6%	+2.7%	+1.1%	+1.1%
<u>Central Coast balance (inland)</u>		<u>-1.2%</u>	<u>+0.8%</u>	<u>+1.3%</u>	<u>+0.2%</u>	<u>0.0%</u>
Central Coast LGA		-0.5%	+1.1%	+1.5%	+0.2%	+0.4%
Devonport LGA		-0.5%	+1.4%	+1.3%	+0.1%	+0.4%
Burnie LGA		-0.9%	+1.0%	+1.4%	+0.1%	+0.1%
Cradle Coast Region		-0.7%	+1.0%	+1.3%	+0.2%	+0.2%
Tasmania		+0.2%	+1.9%	+1.8%	+0.5%	+1.0%

Source: ABS Estimated Resident Population; Ethos Urban
 Figures rounded; AAG – Average Annual Growth
 Note: *ABS Census year

Components of Change

Population change comprises the following components at the municipal level:

- Natural increase or decline (births and deaths)
- Migration (net internal and net overseas).

In Central Coast, the number of deaths outweighs the number of births, resulting in a natural decline. Therefore, net internal and overseas migration is the primary driver of population growth, and attracting new residents to Central Coast is crucial for an overall net population increase to be achieved.

Note, that in 2020 and 2021, population growth in Central Coast was impacted by the effects of the COVID-19 pandemic including a surge in internal migration from larger cities to regional areas.

Table 5.3 Components of population change Central Coast, 2019 to 2023

Year	Natural Increase (births/deaths)	Net Internal Migration	Net Overseas Migrations	Net Population Increase
2019	-2	1	37	+36
2020	-45	219	46	+220
2021	-18	46	-3	+25
2022	-10	47	50	+87
2023	-76	9	56	-11

Source: ASB; Ethos Urban

Notes: Financial Year

Who Are New Residents?

Across the 2016-2021 intercensal period, new migrants to Central Coast where typically:

- **Younger**, with persons aged 0-39 years comprising over half (59.7 %) of new migrants.
- **From nearby LGAs.** 22.5% and 11.5% of new migrants were from Burnie and Devonport LGAs, respectively. Around 6.7% of migrants where from overseas, and Brisbane (2.2%) was the only interstate LGA in the top ten areas of origin (noting that LGAs in Queensland are typically larger other States).
- **Worked in the consumer services sector.** 23.9% of new migrants worked in health care and social assistance, followed by education and training (10.9%); retail trade (8.7%); agriculture, forestry and fishing (8.1%) and manufacturing (8.0%).

Other findings include that:

- Interstate migrants (9.1%) were primarily from New South Wales (2.3%) and Queensland (2.3%) and to a lesser extent Victoria (1.9%). Local real estate agents have highlighted that interstate purchases are mainly Southeast Queensland and regional NSW.
- Interstate migrants typically worked in consumer services (i.e. health care, education etc) or construction; earned low to middle range incomes, and were in a family household structure.
- The majority (71.3%) of new residents were in family households, with 32.1% of these migrating from nearby LGAs¹⁰. New residents in family householders typically work in consumer services and earn middle to high incomes and overwhelmingly reside in detached houses.
- Younger adults between 20-39 years old (34.1%) were generally from nearby LGAs or overseas; worked in consumer services, manufacturing or construction, or are students; earn low to middle range incomes, and are in couple family households or to a lesser extent lone persons households.
- High income earners >\$91,000 (11.8% of all migrants) were generally from nearby LGAs; worked in health care and social assistance, education and training, or construction; and were aged from 30-49 years (56%).
- People in lone person households tended to be over 50 years old (63.0%) and migrated from nearby LGAs or overseas.

¹⁰ Nearby LGAs include Burnie; Devonport; Latrobe (Tas.); Wynyard-Waratah and Kentish

Table 5.4 Inward Migration to Central Coast LGA demographics, 2021 Census

Top LGAs of Origin (highest to lowest)		Share
1	Devonport	13.8%
2	Burnie	11.5%
3	Overseas	6.7%
4	Waratah-Wynyard	4.9%
5	Latrobe (Tas.)	3.9%
6	Kentish	3.1%
7	Launceston	2.7%
8	Circular Head	2.2%
9	Brisbane	2.2%
10	Hobart	1.5%
Top Age Cohorts		Share
1	0-9 years	22.5%
2	20-29 years	14.2%
3	30-39 years	13.9%
4	50-59 years	10.9%
5	60-69 years	9.7%
6	40-49 years	9.2%
7	10-19 years	9.1%
8	70-79 years	7.3%
9	80-89 years	2.5%
10	90+ years	0.6%
Top Industries of Employment		Share
1	Health Care and Social Assistance	23.9%
2	Education and Training	10.9%
3	Retail Trade	8.7%
4	Agriculture, Forestry and Fishing	8.1%
5	Manufacturing	8.0%
6	Construction	7.8%
7	Accommodation and Food Services	7.5%
8	Professional, Scientific and Technical Services	5.4%
9	Public Administration and Safety	5.4%
10	Other Services	2.7%

Source: 2021 Census; Ethos Urban

Notes: data for Central Coast (Tas.), 'Not applicable' and 'Not stated' responses have been removed from this analysis

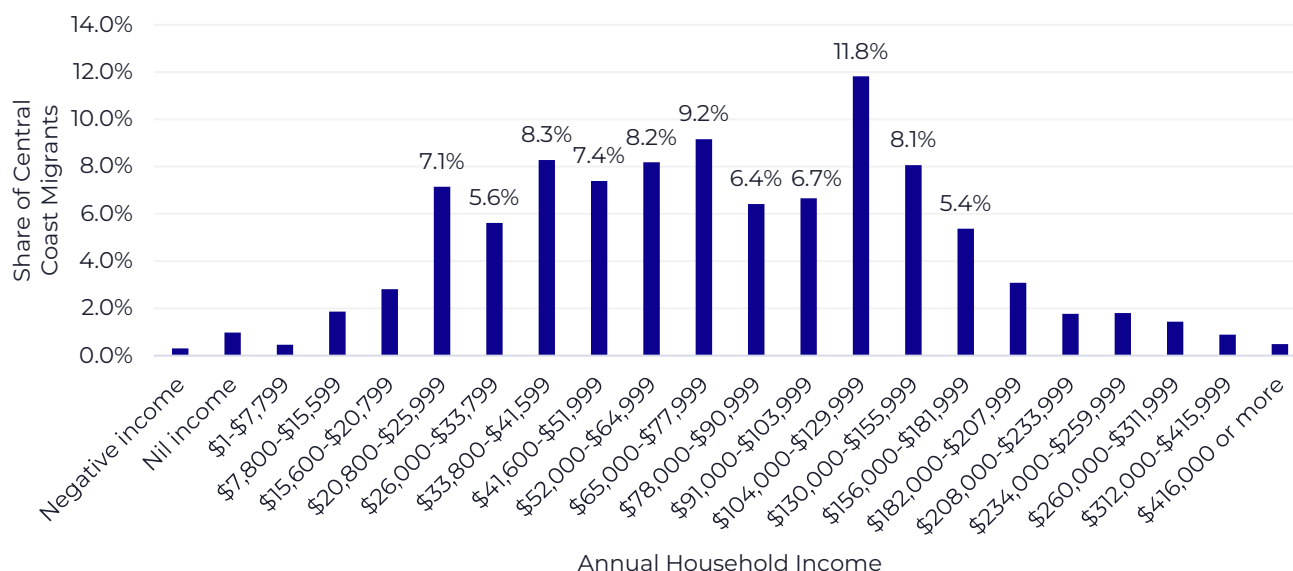


Figure 5.6 Household Income of Inward Migrants to Central Coast

Source: 2021 Census; Ethos Urban

Notes: data for Central Coast (Tas.), Excludes 'Partial Income Stated', 'Not Applicable', and 'All Incomes Not Stated responses'

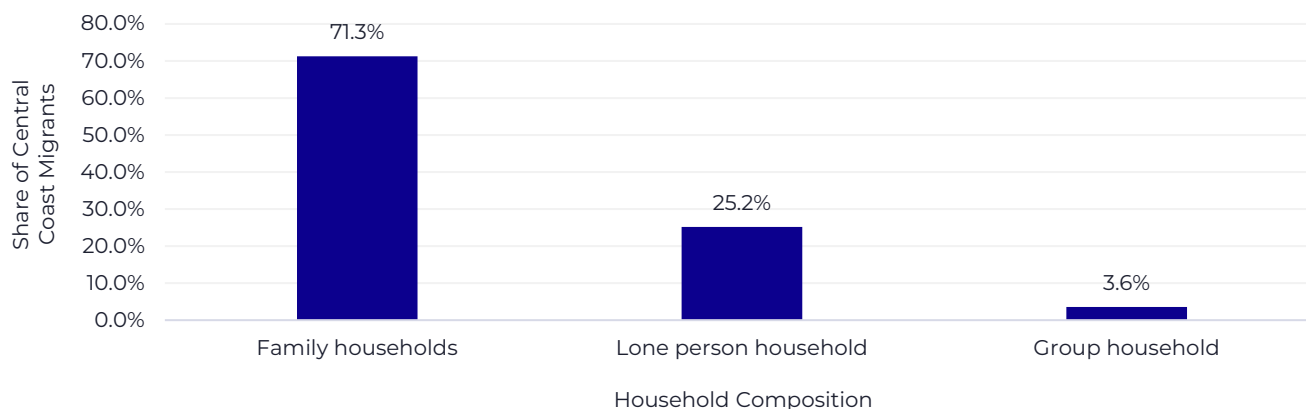


Figure 5.7 Household Composition of Inward Migrants to Central Coast

Source: 2021 Census; Ethos Urban

Notes: data for Central Coast (Tas.), Excludes 'Partial income stated', 'Not applicable', and 'All incomes not stated responses'

Where do leaving residents go?

Residents who leave the Central Coast are:

- Primarily young adults between the ages of 20-29 (18.5%) and 30-39 (18.5%).
- Mostly employed in healthcare and social assistance (20.3%); retail trade (9.6%); accommodation and food services (8.9%); and construction (8.7%). A high share (almost 40%) of residents who leave Central Coast are engaged in study.
- Relocating elsewhere in Tasmania to the bigger service centres including Devonport (33.4%), Burnie (17.3%), Latrobe (Tas.) (8.9%), and Launceston (5.9%) with 4.8% leaving for Hobart. Leaving residents who relocate interstate mostly move to Queensland (11.4%) and Victoria (8.0%).

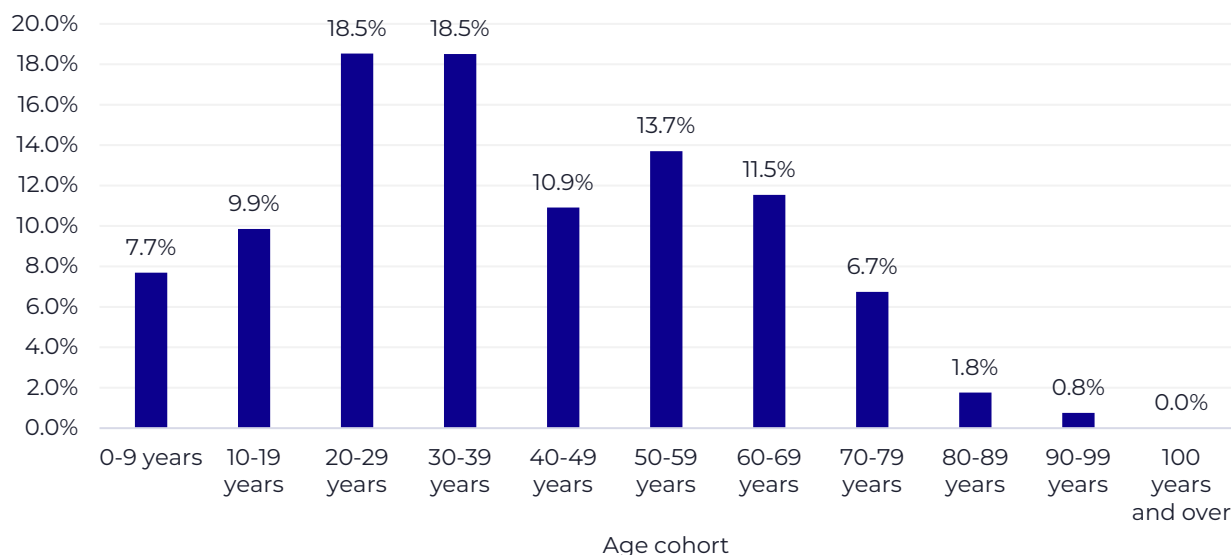


Figure 5.8 Central Coast Outward Migration by Age Cohort, 2021

Source: 2021 ABS Census; Ethos Urban

5.4.2 Projected Population Growth

Review of Official Population Projections

In order to understand likely future population growth in Central Coast, a range of population projection series have been reviewed including:

- TasPopp – the Tasmanian Government's official population projections (May 2024)
- REMPLAN population projections (July 2023)
- ABS Centre for Population State projections (December 2023 and May 2024 releases).

Based on the TasPopp Medium Series, Central Coast's population would increase by an average of some +24 persons (or +0.1% per year) across the 20 years to 2044. In comparison, the population would decline by an average of -107 persons per year (or -0.5%) under the Low Series and increase by an average of +115 persons (+0.5%) under the High Series.

Table 5.5 Remplan and TasPopp Population Forecast Comparison, 2024 to 2044

Category	2024	2044	Total Growth 2024 - 2044	Average Annual Growth (no.)	Average Annual Growth (%)
Central Coast LGA					
REMPLAN	23,420	24,150	+730	+37	+0.2%
TasPopp - High Series	23,400	25,690	+2,290	+115	+0.5%
TasPopp - Medium Series	23,340	23,820	+480	+24	+0.1%
TasPopp - Low Series	23,310	21,180	-2,130	-107	-0.5%
Cradle Coast Region					
REMPLAN	107,380	116,090	+8,710	+436	+0.4%
TasPopp - High Series	120,200	133,670	+13,470	+674	+0.5%
TasPopp - Medium Series	119,900	123,920	+4,020	+201	+0.2%
TasPopp - Low Series	119,790	110,900	-8,890	-445	-0.4%
Tasmania					
TasPopp - High Series	576,930	677,590	+100,660	+5,033	+0.8%
TasPopp - Medium Series	575,470	628,130	+52,660	+2,633	+0.4%
TasPopp - Low Series	574,950	562,180	-12,770	-639	-0.1%

Source: Remplan; TasPopp; Ethos Urban

Note: The low, medium, and high series TasPopp projections and Remplan projections have been rebased to the latest ABS ERP (2023); Figures for 2024, 2044 and total growth has been rounded.

Though the High Series is slightly higher than the average annual population growth recorded in Central Coast from 2011 to 2023 (+86 persons per year), it is substantially lower than the average population growth in the

municipality recorded from 2016 to 2021 (+304 persons per year). The rate of average growth anticipated under REMPLAN’s projections (+37 persons per year) is slightly higher than the TasPopp – Medium Series.

Both the TasPopp (High and Medium Series) and REMPLAN projections for Central Coast are considered to be conservative in view of the population growth recorded from 2016 to 2021.

The ABS Centre for Population has prepared population projections for Tasmania as a whole. Projections released by the Centre for Population in 2023 anticipated that Tasmania’s population would increase by an average of 1.0% per year across the 10 years to 2034, which is slightly higher than the TasPopp High Series.

In 2024, Centre for Population released updated projections for the period 2024 to 2028 which revised the annual growth rate down to an average of +0.5% for the four years, reflecting the average annual growth rate in Tasmania from 2021 to 2023 (refer previous **Table 5.5**). This lower projected growth rate is likely in response to the weaker macroeconomic conditions that have occurred since the Reserve Bank of Australia’s tightened monetary policy from 2022 onwards.

Table 5.6 Centre for Population and TasPopp Population Forecast Comparison, 2024 to 2034

Category	2024	2034	Total Growth 2024 - 2034	Average Annual Growth (no.)	Average Annual Growth (%)
Tasmania					
TasPopp - High Series	576,930	630,850	+53,920	+5,392	+0.9%
TasPopp - Medium Series	575,470	606,250	+30,780	+3,078	+0.5%
TasPopp - Low Series	574,950	576,200	+1,250	+125	+0.0%
Centre for Population	572,780	631,580	+58,800	+5,880	+1.0%

Source: ABS Centre for Population; TasPopp; Ethos Urban
Figures rounded; AAG – Average Annual Growth

Anticipated Population Growth

Future population growth is always, to varying degrees, uncertain. Having regard to the large variance in recent population growth recorded by Central Coast, it would not be prudent to adopt or prepare one population projection series as a basis for the Housing Strategy. A more sensible approach is to identify the broad range that actual population growth would likely fall within and use this as a ‘line of sight’ for strategic planning.

In this case, the sensible line of sight for average population growth in Central Coast is considered to be in the order of +115 persons per year at the lower end, to some +230 persons per year at the upper end. The lower end of the range mirrors the TasPopp High Series, while the upper end broadly reflects average growth since around 2016.

It is important to keep three things in mind here:

- First, strong population growth is needed in Central Coast to balance out the impacts of a rapidly aging population. It is therefore important that the Housing Strategy protects the opportunity for strong population and economic growth rather than planning for a projection series that limits the opportunity.
- Second, population growth in Central Coast from 2017 has substantially outpaced the growth anticipated by TasPopp indicating these projections (TasPopp) are overly conservative. Growth has moderated in Central Coast (and the balance of Tasmania) from 2022 due to weak macroeconomic conditions. However, in the next 20-years it is very conceivable that Tasmania and Central Coast will observe periods of strong population growth again, noting that population growth and demand in Tasmania and Central Coast are particularly affected by trends in the national residential sector and broader macro-economy.
- Third, the higher end is not an upper limit on growth. Across the 20-years there may be periods where population growth is higher (or lower) than the range identified. Accordingly, the strategic framework guiding housing delivery in Central Coast will need to be sufficiently flexible to ensure housing availability keeps pace with demand in periods of high growth while settlement patterns remain sustainable and efficient when the market cools off.

Note that Council’s Population Growth Policy (2024) aims to achieve population growth of around +150 persons per year over the next 20-years, as discussed in Section 2.1.4.

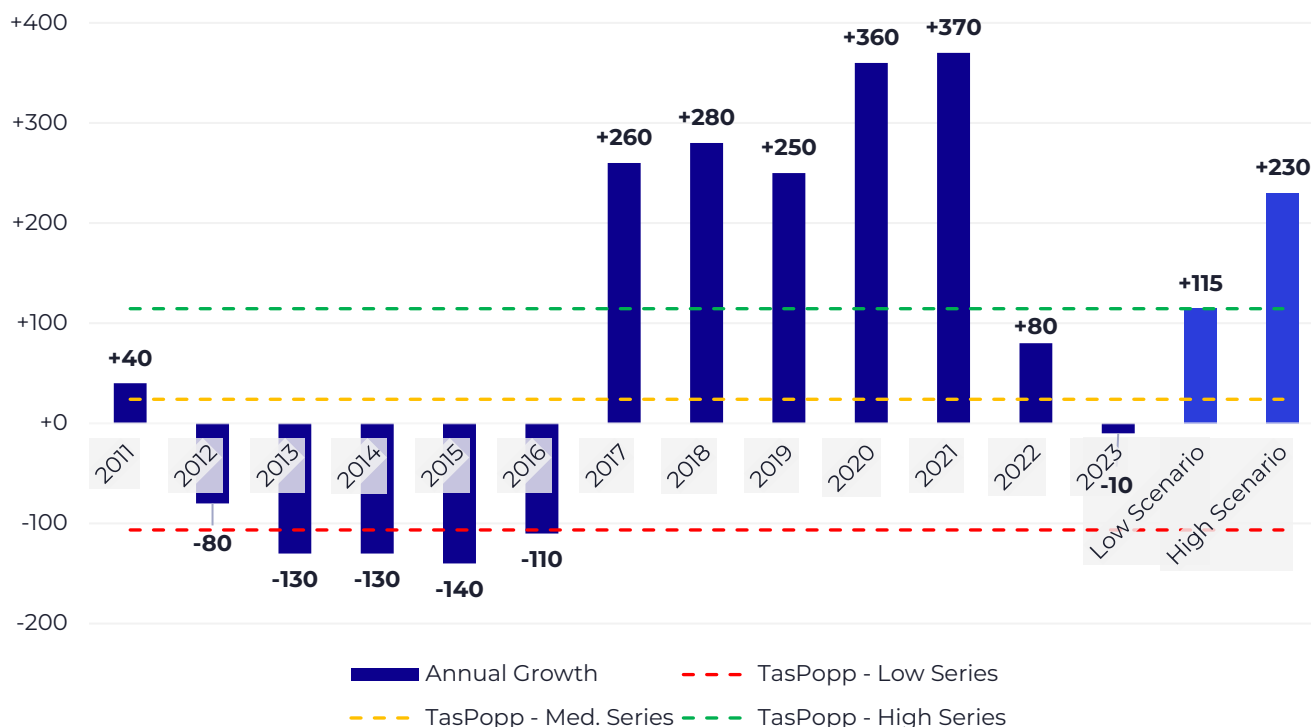


Figure 5.9 Anticipated Population Growth (Low and High)

Source: ABS; TasPopp; Ethos Urban

Population Change by Age Group

The TasPopp series also projects the growth that would occur in different age groups, providing insight into how the demographic structure may change at State and municipal levels. Broadly speaking, the population throughout Tasmania (including Central Coast) is anticipated to age significantly across the next 20 years. If not addressed, this may result in economic challenges associated with a reduced share of working age residents. A larger share of older persons will also drive demand for greater dwelling diversity, including smaller and more affordable typologies for downsizers.

Projected changes in age cohort (by share) and median age in Central Coast under the TasPopp High Series are shown by **Figure 5.10** and **Figure 5.11**, respectively. The projections anticipate that in the 20-year timeframe to 2044, there will be an additional +2,150 persons in the 60+ years age group. By 2044, the 85+ age cohort is expected to become the largest age group (comprising 7.6% of the total population).

Under the TasPopp High Series, Central Coast's median age will increase from 47.7 in 2024 to 51.3 in 2044. The median age of neighbouring municipalities (Burnie and Devonport) and Tasmania (as a whole) are also anticipated to increase significantly.

For context, by 2044, the median age under the TasPopp – Low Series would be 55.0 years old and 52.3 years old under the TasPopp – Medium Series. This indicates that under lower growth scenarios, the share of older persons will be higher.

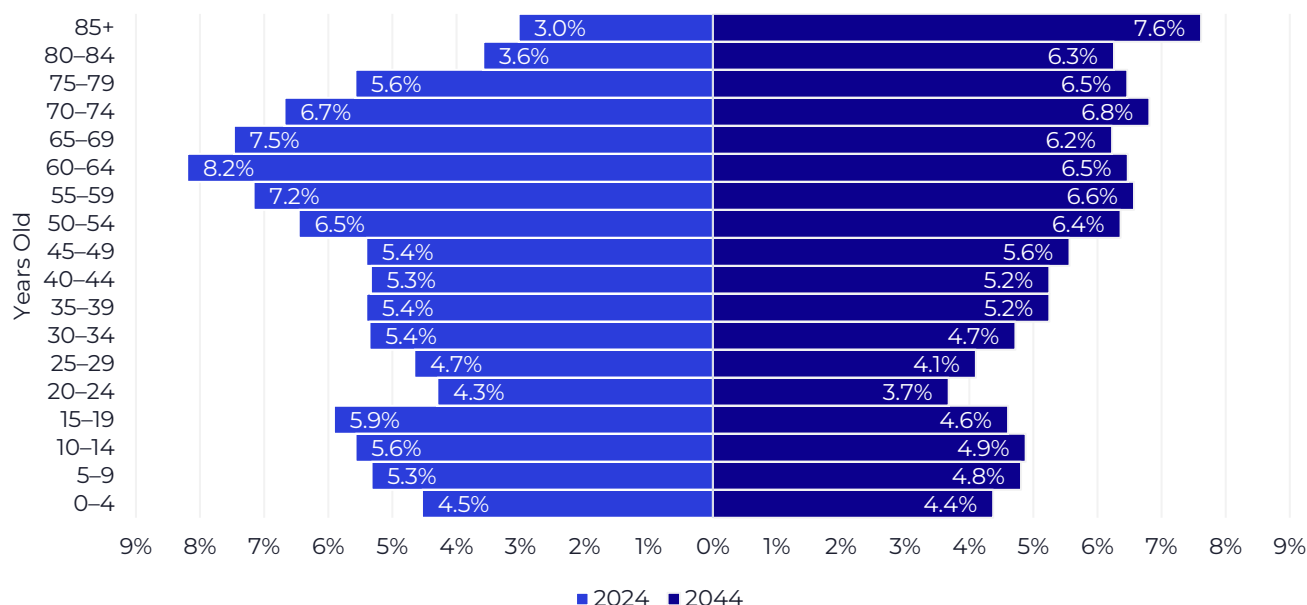


Figure 5.10 Central Coast Change in Population by Age Group, 2024 to 2044

Source: TasPop; Ethos Urban

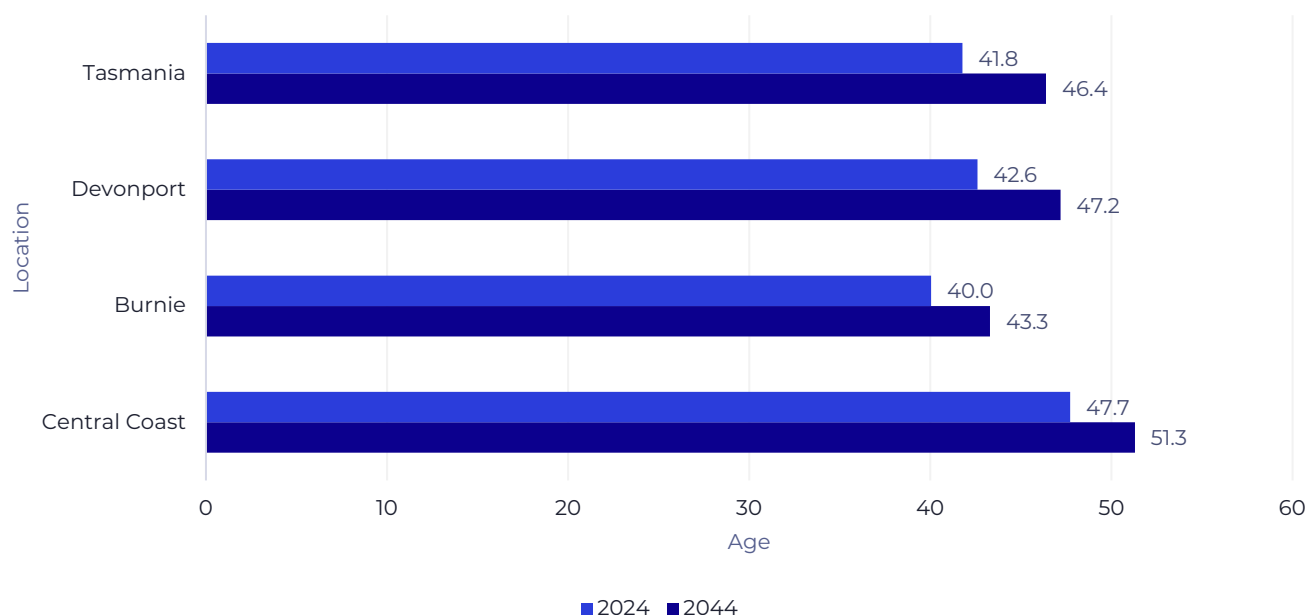


Figure 5.11 Change in Median Age, various regions 2024 and 2044

Source: TasPop; Ethos Urban

5.4.3 Drivers of Future Population Growth

Potential exists for future population growth in Central Coast to be underpinned by a range of economic and social drivers – both existing and new. Because of the natural population decline (deaths exceeding births) population growth in Central Coast will be from net migration (i.e. the number of persons moving to Central Coast exceeding the numbers of persons leaving).

Persons who move to Central Coast are generally younger or middle aged, from nearby municipalities, earn low to medium household incomes and work in the consumer services sector (particularly healthcare, education and retail), and to a lesser extent construction and manufacturing.

Growth aligned with the above factors is the 'business-as-usual' outcome and will be informed to varying degrees by aspects such as the availability of jobs in Central Coast and the relative affordability and suitability of housing, and access to schools etc, in Central Coast relative to other areas in northern Tasmania.

Potential also exists for the emergence of other drivers to attract new residents, who wouldn't in a business-as-usual circumstance consider establishing in Central Coast. Key opportunities include growth in:

- **Interstate migrants.** From 2016 to 2021, new residents from interstate have comprised only 9.1% of total inward migration and were typically from New South Wales and Southeast Queensland. Clearly, an opportunity exists to grow this share, including attracting more residents from other States (such as Victoria) as affordability pressures in these markets become more acute over time. The promotion of Central Coast (and the Cradle Coast) as a place to live, emphasising the region's lifestyle attributes and housing affordability relative to metropolitan markets interstate, will play an important role in realising this opportunity. Other factors that would assist include increasing the provision of higher-paying local jobs and delivery of high value housing in sought-after locations.
- **High-income migrants.** Attracting more high-income residents would generate benefits including increased retail spending in the local economy and higher average trading levels for local retail business (including cafes and restaurants) and flow-on increases in jobs supported. Recently, only 11.8% of new residents had an individual income over \$91,000. Typically, these residents are from nearby LGAs and work in health care, education or construction, and are aged 30-49 years. Overtime, as the Central Coast's population ages, this will result in the local health sector expanding and growth in the number of local doctors, allied high professionals and other higher paying medical professions. Potential also exists to attract high-income earners aligned with other important sectors such as agriculture and manufacturing, as well as remote working professionals. Central Coast's proximity to the regional service centres of Burnie and Devonport provides an opportunity to attract higher income migrants who work in these locations but are seeking a certain lifestyle (coastal, rural/small town etc).
- **Workers aligned key sectors.** Central Coast's local economy is specialised in agriculture (particularly horticulture) and down-stream food-based manufacturing. Expanding the size and value chains associated with the food sector (from primary production to manufacturing and export) is and should remain a key economic development priority for Council. As the local food sector grows and becomes more sophisticated this will conceivably generate additional employment opportunities for higher skilled managers and technicians, as well as lower-level positions such as temporary pickers during the harvest period. Other sectors that could play a role in attracting residents include health care and social assistance (to service the aging population), growth in visitor economy (including increasing overnight stays) and increases in local construction activity due to population growth.
- **Remote working professionals.** The uptake and cultural acceptance of remote working is an important legacy of the COVID-19 period that has resulted in white-collar professions having more flexibility in choosing where they live. Although examples exist of businesses mandating that staff come back to the office, it is universally accepted that remote working, in certain forms, is here to stay. Businesses in the knowledge/technology sector that are competing for highly skilled workers tend to have more flexible remote working policies. Remote working is a prominent feature of the consulting sector, where most meetings with clients can be conducted online. The opportunity exists to attract professionals in consulting or other occupations who have the flexibility to work remotely and are seeking to relocate regionally for lifestyle reasons. This includes professionals from Hobart or Launceston, or Melbourne, Sydney and Brisbane, seeking a sea change/tree change. Some may have existing family connections or roots in Tasmania or Central Coast.
- **Infrastructure induced growth.** Development of significant infrastructure including a regional hospital, tertiary education facilities, new schools, or renewable energy infrastructure would, if delivered, also assist in attracting new residents to Central Coast – both to use the infrastructure or construct/operate it. Infrastructure of this nature typically requires a substantial workforce in the construction phase, including some non-local workers, and supports additional local jobs in the operating phase. In particular, the proposed North West Renewable Zone covers an area of some 114,200 hectares in Waratah-Wynyard, Burnie, Central Coast and Kentish LGAs, and will likely accommodate a range of renewable energy projects (particularly wind farm projects) that increase demand for temporary and permanent housing in the Cradle Coast region. For reference, large wind farms typically support some 200 direct (onsite) jobs in the construction phase which can last for two-to-three years, based on the consultant's experience in the sector. Up to 90% of direct construction jobs can be non-local depending on the local economic base. These projects also typically support 10-20 direct jobs in the operational phase.

Clearly, population growth in Central Coast could stem from a range of potential drivers. This means there is flexibility for growth to occur even if one or several aspects described above do not materialise. The types of housing delivered in Central Coast will need to respond to these population drivers if and/or when they occur. Broadly speaking, a diversity of growth drivers requires a diversity of housing options – including different typologies, sizes, and price points.

5.5 Housing Provision

5.5.1 Types of Housing

Central Coast contains a range of housing typologies. Types of housing are mostly genres of conventional detached houses, although there are some limited examples of semi-detached houses and temporary housing. The different types of housing are broadly summarised as follows.

Table 5.7 Existing Housing Typologies in Central Coast

Typology	Description	Location
Single detached coastal dwellings 	- An eclectic mix of old and new development including older 50s and 60s beach shacks, simple post war/modern and more contemporary styles. - Building materials are varied depending on the development style. - New contemporary infill development contrasts with the simple building forms of the older 50s/60s fibrolite and weatherboard shacks and brown and red brick post war development.	- There are pockets of older and newer development in Sulphur Creek, with the majority of new development located in the settlement's eastern areas. - Heybridge is informally known as a 'shack' town and primarily supports older shack style developments. - Older single detached development is common in West Ulverstone while newer contemporary development is common east of the River Leven.
Contemporary coastal dwellings 	- Double storey contemporary development oriented for coastal views. - Dwellings comprise brick, render or cladding and exhibit a colour palette of lighter coastal tones including light greys, blues, creams and white. - Dwellings generally feature flat or skillion roofs constructed of metal with prominent eaves.	Beachfront properties in Sulphur Creek, Leith, and Penguin.
Suburban hinterland dwellings 	- Single and double storey modern and contemporary style detached dwellings with pockets of older style development. - The main building materials consist of red or grey brick, render in newer areas and weatherboard and metal cladding in older areas. The colour palette of materials includes browns, greys, and creams. - Dwellings generally feature pitched roofs but are occasionally flat or gabled and are constructed of metal with less prominent eaves.	Newer subdivisions exist south of the Bass Highway in Penguin, Ulverstone and Turners Beach.

Typology	Description	Location
Semi-detached dwellings and unit developments 	• Smaller contemporary style dwellings geared to older residents looking to downsize. • Dwellings feature pitched roofs constructed of metal and are predominantly constructed from brick and render materials.	• Proximate to the activity centres in Ulverstone and Penguin. • Usually small scale infill developments that might replace one or two existing standard suburban dwellings
Larger lifestyle/rural living dwellings 	• Larger rural style dwellings often located on large sloping properties or in rural hamlets. This typology is often associated with small hobby farming or other small scale agricultural practices. • Dwellings are constructed from a range of materials but more commonly brick or weatherboard, and feature pitched or gabled roofs with eaves. • Dwellings are often oriented to take advantage of expansive rural views and views of the coastline.	• Often located in and around Hamlets and on the outskirts of larger settlements and linkages between towns. • Larger lots are often located along ridges and top of hills. • Common on the southern side of the highway in Penguin and south-west of Ulverstone abutting the estuary environs.
Cottage style colonial houses 	• Cottage or colonial style dwellings that exhibit simple and traditionally English building forms. These types of dwellings are highly sought after and tightly held by their owners. • Mainly constructed from stone or weatherboard. • Some of these dwellings are of local heritage significance, particularly in the eastern area of Ulverstone.	• Scattered throughout the eastern and northeastern parts of Ulverstone. • Common in the centre of Penguin. Renovations of older style homes also occurring on Penguin's western hillsides. • Scattered throughout the settlement of Forth.
Caravans and Cabins 	• The Central Coast is frequented by visitors and tourists. Several campgrounds are open to the public and support both short- and long-term stays. • Some cabin and caravan parks support (semi) permanent residents and, at times, temporary workers. • Cabins are constructed of fibro and cement sheeting and feature flat roofs.	• Caravans and cabins can be found in Penguin, Ulverstone, Preservation Bay and Turners Beach

5.5.2 Suitability of Housing

The suitability of housing relates to how well a region's dwelling structure matches its household composition. A review of this information for Central Coast highlights that a large share of lone households (76.4%) and couple households (95.8%) lived in separate houses at the 2021 Census, rather than living in smaller semi-detached or apartment typologies (see **Table 5.8**).

Similarly, when Central Coast's household composition is overlaid with the number of bedrooms, it is evident the vast majority of couple families (97.2%) and lone persons households (83.7%) are in dwellings that are theoretically too big for them (i.e. the dwellings have more than one bedroom).

Not all couple families and lone persons will seek to reside in dwellings within only one bedroom. Often couples or lone persons live in dwellings that are theoretically too big because they want excess space for when family and friends visit. Alternatively, they may have elected to preference location over size when choosing the dwelling or purchased based on the dwelling's credentials as an investment rather than a home.

It is, however, apparent that housing provision is not meeting the increasing demand for smaller more diverse housing in Central Coast, having regard for Central Coast's aging population and feedback from community and property industry stakeholders who particularly highlighted the need for more dwellings suitable for downsizers.

Table 5.8 Dwelling Structure by Household Composition in Central Coast, 2021

Category	Couple only	Couple with children	Single parent	Multiple and other families	Lone person	Group	% Total of dwellings in Central Coast LGA
Separate house	95.8%	98.2%	92.7%	95.8%	76.4%	94.9%	90.3%
Semi-detached Total	3.0%	1.4%	7.6%	8.5%	19.0%	5.1%	7.9%
Flat or apartment Total	0.2%	0.0%	0.0%	0.0%	0.9%	0.0%	0.3%
Caravan	0.2%	0.0%	0.4%	0.0%	2.3%	0.0%	0.8%
Cabin, houseboat	0.5%	0.1%	0.5%	0.0%	1.0%	0.0%	0.5%
Improvised home, tent, sleepers out	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
House/flat attached to shop/office etc.	0.2%	0.2%	0.0%	0.0%	0.3%	0.0%	0.2%
Not stated	0.2%	0.0%	0.0%	0.0%	0.3%	0.0%	0.2%
Total	100%	100%	100%	100%	100%	100%	100%

Source: ABS Census 2021; Ethos Urban

Table 5.9 Household Composition by Number of Bedrooms in Central Coast, 2021

Category	None (studios or bedsitters)	One bedroom	Two bedrooms	Three bedrooms	Four bedrooms	Five bedrooms	Six bedrooms or more	Not stated	Total
<i>Couple family with no children</i>	0.1%	1.5%	13.4%	61.6%	19.3%	2.3%	0.6%	1.2%	100%
<i>Family Balance</i>	0.1%	0.4%	8.0%	54.9%	29.4%	5.3%	0.9%	1.0%	100%
Lone person household	0.6%	11.9%	30.7%	44.1%	7.8%	1.0%	0.1%	3.7%	100%
Group household	0.0%	0.0%	17.5%	57.8%	21.1%	0.0%	1.8%	1.8%	100%
Visitors only household	9.3%	15.7%	22.2%	28.7%	10.2%	0.0%	0.0%	13.9%	100%
Other non-classifiable household	0.0%	0.0%	0.0%	2.2%	0.0%	0.0%	0.0%	97.8%	100%
Total	0.3%	4.2%	16.2%	51.9%	18.8%	2.8%	0.6%	5.2%	100%

Source: ABS Census 2021; Ethos Urban

5.5.3 Residential Prices and Transactions

Residential prices and transactions data provides an indication of how housing supply is balanced against demand. Generally speaking:

- Price growth (sale prices and rents) indicates demand is strong relative to supply
- Price declines indicate demand is lower relative to supply
- A higher number of transactions indicates high demand and available supply.
- A lower number of transactions indicates lower demand and/or constrained supply.

House and Lot Sales

A review of house and lot sales in Central Coast across the seven years to 2024 highlights that:

- **On average, some 437 dwellings and 60 vacant lots were sold on Central Coast annually across the seven years.** The number of house and lot transactions were highest in 2021 which represented the peak of the residential market off the back of the low interest rates and fiscal stimulus (including grants issued under the Federal Government's HomeBuilder program). At this time, a 'flight to the regions' to escape lockdowns implemented in cities was resulting in strong demand for residential property in regional markets throughout most of Australia including Tasmania.
- **West Ulverstone – Ulverstone – Gawler and the Penguin – Sulphur Creeks study areas are the most active sub-markets** in Central Coast for house and vacant lot transactions. This reflects both the larger size of these settlements (particularly West Ulverstone/Ulverstone and Penguin) relative to other towns and hamlets in Central Coast, and prevalence of active subdivisions.
- **Median prices for both houses and lots increase substantially across the seven years.** In 2024 the median price for houses and lots is \$524,000 and \$200,000, respectively, representing an increase of +90.5% for house prices and +100.0% for lot prices on the 2017 level. The majority of the price increase for housing and lots occurred after 2019. In comparison, median house prices in Burnie and Devonport are \$466,500 and \$420,000, respectively, in 2024, highlighting Central Coast's residential sector is more expensive relative to neighbouring regions.
- **Median house prices vary significantly within Central Coast.** In 2024, Turner's Beach – Forth – Leith was the most expensive submarket with a median price of \$707,500, while West Ulverstone – Ulverstone – Gawler was the least expensive with a median price of \$490,000. Price growth is strongest in Turner's Beach – Forth – Leith and the balance of Central Coast (study areas) over the seven years. The difference in prices across localities highlights the need for diversity in Central Coast's residential market, including residential stock geared to the upper and lower ends of the market.
- **Vacant lot sizes have remained consistent.** The median lot size in Central Coast in 2024 was approximately 760m² (for lots sold), which also reflects the median lot sizes for sales in 2018, 2021 and 2022. In contrast the price/m² of vacant lots increased by approximately +116.6% over the seven years. The median price/m² in West Ulverstone – Ulverstone – Gawler and Penguin – Sulphur Creek was \$300 and \$290 in 2024, while Turner's Beach – Forth – Leith was only \$200. Typically, median lots sizes decline as residential markets become more expensive. If lots sizes do not decline in Central Coast, affordability will reduce during periods of higher demand.

Table 5.10 House Sales (no. of sales and median sales price), 2017 -2024

No. of Sales	2017	2018	2019	2020	2021	2022	2023	2024	Average	Share of Sales
Penguin - Sulphur Creek	128	140	107	115	137	104	74	65	109	25%
West Ulverstone - Ulverstone - Gawler	269	291	227	245	305	255	195	199	248	57%
Turner's Beach - Forth - Leith	59	56	50	47	59	49	39	47	51	12%
Central Coast balance (inland)	34	32	37	34	34	28	16	16	29	7%
Total Central Coast LGA	490	519	421	441	535	436	324	327	437	100%
Median Sales Price	2017	2018	2019	2020	2021	2022	2023	2024	Average Annual Growth (no.)	Average Annual Growth (%)
Penguin - Sulphur Creek	\$280,000	\$289,000	\$315,000	\$350,000	\$438,000	\$551,000	\$569,500	\$530,000	\$35,710	9.5%
West Ulverstone - Ulverstone - Gawler	\$260,000	\$275,000	\$290,000	\$293,000	\$347,000	\$429,300	\$473,500	\$490,000	\$32,860	9.5%
Turner's Beach - Forth - Leith	\$340,000	\$350,000	\$380,000	\$445,000	\$438,000	\$645,000	\$690,000	\$707,500	\$52,500	11.0%
Central Coast balance (inland)	\$269,500	\$300,000	\$336,000	\$345,000	\$338,500	\$555,000	\$632,500	\$565,000	\$42,210	11.2%
Total Central Coast LGA	\$275,000	\$285,000	\$306,000	\$325,000	\$385,850	\$465,000	\$504,500	\$524,000	\$35,570	9.6%

Source: Pricefinder; Ethos Urban

Note: Financial Year, Figures rounded, Lot size of <1,500m²

Table 5.11 Vacant Land Sales (no. of sales and median sales price), 2017 -2024

No. of Sales	2017	2018	2019	2020	2021	2022	2023	2024	Average	Share of sales
Penguin - Sulphur Creek	16	36	19	24	32	25	11	10	19	35%
West Ulverstone - Ulverstone - Gawler	16	22	17	28	44	27	29	31	23	43%
Turner's Beach - Forth - Leith	8	13	12	26	28	7	6	5	11	21%
Central Coast balance (inland)		1		1	1	1	1		1	1%
Total Central Coast LGA	40	72	48	79	105	60	47	46	62	100%
Median Sales Price	2017	2018	2019	2020	2021	2022	2023	2024	Average Annual Growth (no.)	Average Annual Growth (%)
Penguin - Sulphur Creek	\$107,500	\$91,300	\$94,000	\$116,300	\$115,200	\$150,000	\$190,000	\$195,000	\$12,500	8.9%
West Ulverstone - Ulverstone - Gawler	\$96,500	\$92,500	\$80,000	\$120,000	\$125,000	\$180,000	\$214,000	\$219,000	\$17,500	12.4%
Turner's Beach - Forth - Leith	\$136,000	\$126,000	\$121,300	\$150,000	\$154,000	\$200,000	\$240,000	\$195,000	\$8,430	5.3%
Central Coast balance (inland)		\$91,000		\$60,000	\$98,000	\$368,000	\$250,000		-	-
Total Central Coast LGA	\$100,000	\$111,250	\$105,000	\$121,250	\$135,000	\$175,000	\$219,000	\$200,000	\$14,290	10.4%

Source: Pricefinder; Ethos Urban

Note: Financial Year, Figures rounded, '-' represents instances of less than 1 records

Table 5.12 Vacant Land Sales (no. of Sales and Median Lot Size), 2017 -2024

Median Lot Size	2017	2018	2019	2020	2021	2022	2023	2024	Average (m ²)
Penguin - Sulphur Creek	800	740	810	720	720	690	610	670	740
West Ulverstone - Ulverstone - Gawler	830	840	810	700	730	800	760	730	800
Turner's Beach - Forth - Leith	1,000	810	810	820	790	1,240	900	980	910
Central Coast balance (inland)		1,260		1,400	1,260	820	1,010		1,080
Total Central Coast LGA	840	760	810	750	760	760	770	760	820
Median Price per m ²	2017	2018	2019	2020	2021	2022	2023	2024	Average (m ²)
Penguin - Sulphur Creek	\$130	\$120	\$120	\$160	\$160	\$220	\$310	\$290	\$170
West Ulverstone - Ulverstone - Gawler	\$120	\$110	\$100	\$170	\$170	\$230	\$280	\$300	\$170
Turner's Beach - Forth - Leith	\$140	\$160	\$150	\$180	\$190	\$160	\$270	\$200	\$170
Central Coast balance (inland)		\$70		\$40	\$80	\$450	\$250		\$135
Total Central Coast LGA	\$120	\$150	\$130	\$160	\$180	\$230	\$280	\$260	\$180

Source: Pricefinder; Ethos Urban

Note: Financial Year, Figures rounded, Lot size of <1,500m²; '-' represents instances of 1 or less records

Recent Sales Trends Active in Subdivisions

Central Coast currently contains 15 active subdivisions (i.e. subdivisions where sales and development are occurring). Recently (from 2022 to 2024) for the vacant land sales in these subdivisions:

- The median lot size for lots sold was around 760m², with most lots in the 600m² to 800m² size range.
- The median lot price and lot price/m² was approximately \$180,000 and \$220 per m², respectively.

Only one lot was sold under 500m². This reflects the lack of lots available at smaller sizes. At current prices the general market preference in greenfield subdivisions is still likely for lots in the 600m² to 800m² range. However, demand for smaller and more affordable lot sizes in greenfield subdivisions will increase as underlying residential prices increase over time, based on long-term trends observed in greenfield residential markets nationally.

An overview of active and planned subdivisions in Central Coast is provided at Section 5.5.5.

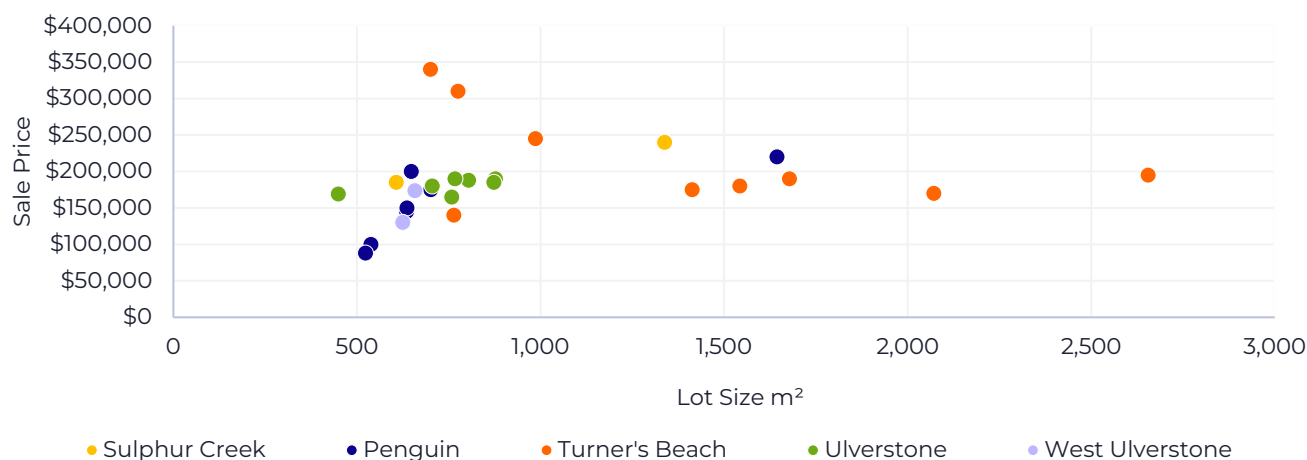


Figure 5.12 Central Coast Subdivision and Estate Sales Price per m², 2022 – 2024 FY

Source: RP Data; Ethos Urban

Note: n:29 sales analysed

Sales Trends for Units, Semi-Detached, Attached Dwellings

Semi-detached and attached dwellings are a much smaller segment of the Central Coast's residential market. These typologies averaged approximately 57 transactions across the seven years to 2024. Market activity was concentrated in West Ulverstone and Ulverstone.

The volume of transactions for these typologies is considered high relative to the share of semi-detached and attached dwellings situated in Central Coast. This is attributed to the role these dwellings play as more affordable options for downsizers, noting there is usually a higher volume of transactions in the downsizer segments of the residential markets due to the older age of residents.

Median prices for semi-detached and attached dwelling have also increased significantly in recent years. In 2024, the median price for these dwellings was \$420,000, representing a +68.0% increase over the period. Note that price increases for property that is strata titled (and excludes a land component) is usually lower than dwellings with a land component.

Table 5.13 Semi-detached, Units and Attached Dwelling Sales (no. of sales and median sales price), 2017 - 2024

No. of Sales	2017	2018	2019	2020	2021	2022	2023	2024	Average	Share
Penguin - Sulphur Creek	10	12	9	8	15	7	7	6	9	16%
West Ulverstone - Ulverstone - Gawler	34	37	38	41	57	43	42	32	41	72%
Turner's Beach - Forth - Leith	9	2	8	6	9	10	4	6	7	12%
Central Coast balance (inland)	-	-	-	-	-	-	-	-	-	-
Total Central Coast LGA	53	51	55	55	81	60	53	44	57	100%
Median Sales Price	2017	2018	2019	2020	2021	2022	2023	2024	AAG (no.)	AAG (%)
Penguin - Sulphur Creek	\$242,500	\$260,000	\$325,000	\$375,000	\$330,000	\$380,000	\$510,000	\$410,000	\$23,930	7.8%
West Ulverstone - Ulverstone - Gawler	\$240,000	\$250,000	\$252,600	\$267,000	\$300,000	\$370,000	\$420,000	\$420,000	\$25,710	8.3%
Turner's Beach - Forth - Leith	\$295,000	\$280,000	\$292,000	\$321,000	\$293,000	\$230,000	\$314,500	\$457,500	\$23,210	6.5%
Central Coast balance (inland)	-	-	-	-	-	-	-	-	-	-
Total Central Coast LGA	\$250,000	\$252,500	\$270,000	\$280,000	\$300,500	\$367,000	\$427,500	\$420,000	\$24,290	7.7%

Source: Pricerfinder; Ethos Urban

Note: Financial Year, Figures rounded, '-' represents instances of less than 1 records; Sales data includes conjoined units, units, villa units, multiple storey units, apartments, townhouses and terraces.

A review of individual recent sales in the unit/semi-detached/attached segment indicates that villa units are the primary smaller typology that is being developed and transacted. Prices of recently constructed villa units range from \$520,000 to \$590,000 depending on the location and size of the unit. Higher priced units are typically more desirable locations and/or reflect a large floor area.

At this price level, there is minimal or no opportunity for residents selling at the median house price in Central Coast (\$524,000) to unlock equity by downsizing to a new villa unit.

This indicates the local market for new units and similar typologies will be focussed on downsizers in higher value properties that can unlock equity at current price levels, or residents seeking a smaller dwelling for purely lifestyle or age reasons. In any respect, this market is significantly smaller than it would be if median detached house prices were higher (say, more than \$650,000). This is discussed further in Chapter 6.

Table 5.14 Examples of Recent Unit/Semi-Detached/Attached Dwellings Sales

Typology	Address/Suburb	Sale Date	Sale Price	Year Constructed
Unit				
	4/4-6 Betha Street, West Ulverstone	December 2023	\$590,000	Built 2015.
Unit				
	3/42 Main Street, Ulverstone	August 2024	\$485,000	Built 2004.
Townhouse				
	5/65 Queen Street, West Ulverstone	November 2024	\$350,000	Built 1973.
Unit				
	11/67 Stubbs Road, Turners Beach	October 2024	\$520,000	Built 2024.
Unit				
	1/66 Trevor Street, Ulverstone	September 2024	\$545,000	Built 2017.

Source: RP Data; Ethos Urban

Rental Price and Vacancy Trends

Rental and vacancy data has been gathered by postcode in Central Coast.

The trends in rent costs provides an indication of affordability. In Central Coast, data for two postcodes which cover the majority of the residential living areas has been collected:

- 7315 (West Ulverstone, Ulverstone, Gawler, Sprent, Gunns Plains, Turner’s Beach, Leith)
- 7316 (Sulphur Creek, Penguin, Preservation Bay, Howth)

Over the 2017 to 2024 period, it is clear that for units and houses in both postal areas rents have increased significantly.

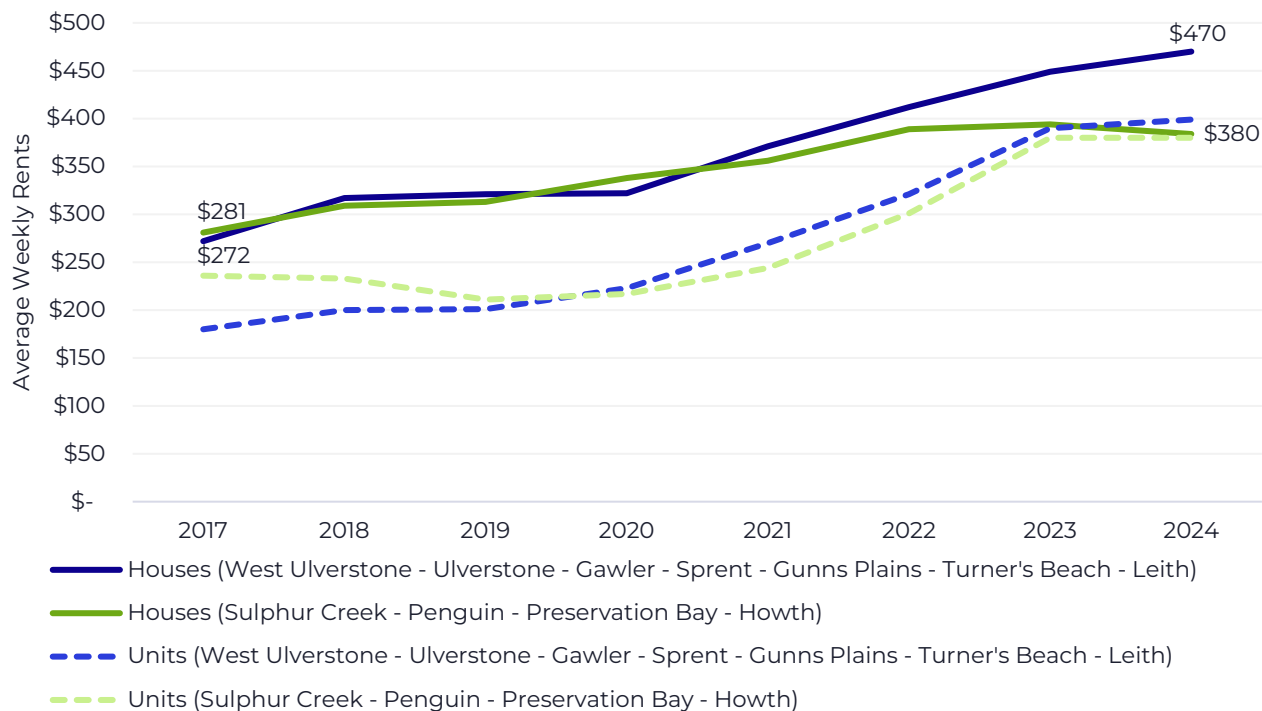


Figure 5.13 Weekly rents in Central Coast postcodes, 2017 to 2024

Source: SQM Research
Note: Financial Year

Vacancy rate data from 2017 to 2024 indicates Central Coast's rental market is extremely tight. In 2024, vacancy rates in both postcode areas (previously described) is below 0.05%, indicating a significant lack of available houses for rent.

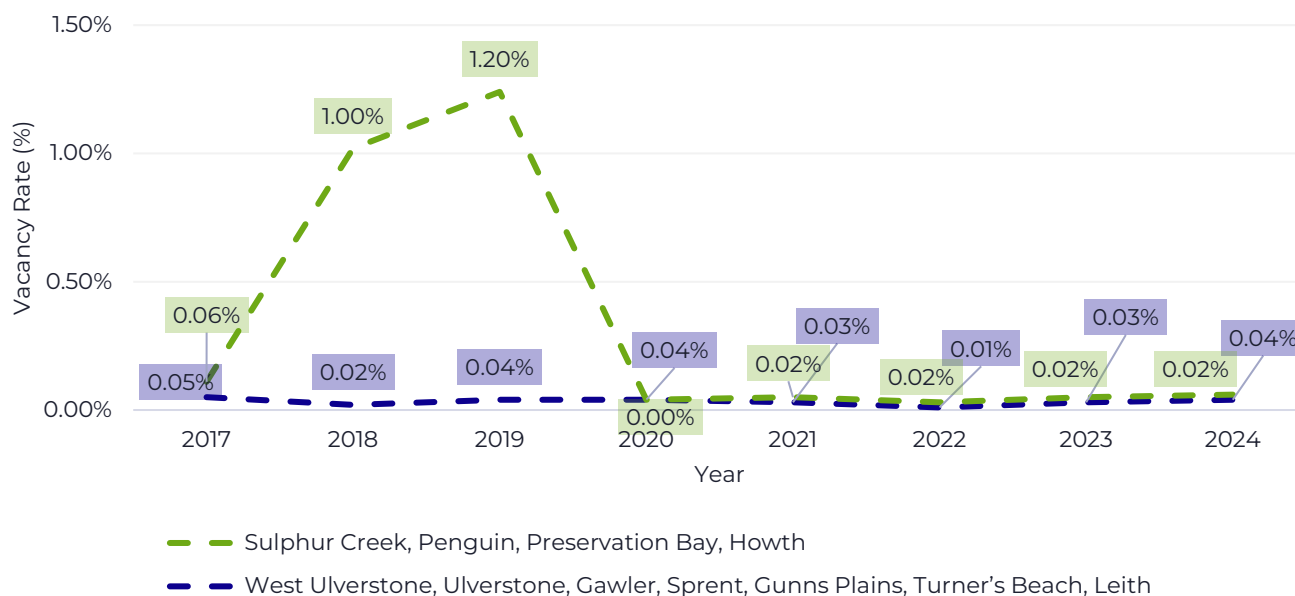


Figure 5.14 Vacancy rates in Central Coast postcodes, 2017 to 2024

Source: SQM Research
Note: Year ending October

5.5.4 New Dwelling Approval Trends

New dwelling approvals trends are an indicator of future residential supply and population growth as well as broader cyclical trends in the residential market.

Across the 2017 to 2024 period, some 825 new dwelling approvals were recorded in Central Coast, reflecting an average of approximately 103 dwellings per year across the eight years (refer **Table 5.15**). The amount of new dwelling approvals peaked in 2021 at 155 new dwelling approvals, and again in 2023 (149 dwelling approvals). West Ulverstone – Ulverstone – Gawler recorded the largest share of new dwelling approvals across the period (41.7%), followed by Penguin – Sulphur Creek (23.9%).

Only nine new dwelling approvals were recorded for the semi-detached, row, terrace house, and townhouse category (or 1.1% of total new dwelling approvals), and no new dwelling approvals for apartments were recorded. In comparison, the share of other dwellings (i.e. semi-detached, row, terrace house, townhouse and apartments) new dwelling approvals in neighbouring Burnie and Devonport LGAs were much higher, at 16.3% and 13.3%, respectively.

This is due to Burnie and Devonport's role as higher-order regional service centres in the Cradle Coast. Larger regional service centres tend to have more dwelling diversity due to their increased provision of services (health, education etc) which attract aging downsizers and potentially students and young professionals.

Table 5.15 No. of Dwelling approvals in the Study Areas, 2017 to 2024

Category	2017	2018	2019	2020	2021	2022	2023	2024	Total	Average per Year	Share
Penguin - Sulphur Creek											
Houses	22	16	26	28	34	10	35	26	197	25	100%
Semi-detached, row or terrace houses, townhouses	-	-	-	-	-	-	-	-	-	-	-
Apartments	-	-	-	-	-	-	-	-	-	-	-
Total Residential	22	16	26	28	34	10	35	26	197	25	100%
West Ulverstone - Ulverstone - Gawler											
Houses	39	37	35	26	46	17	87	50	337	42	98.0%
Semi-detached, row or terrace houses, townhouses	0	7	0	0	0	0	0	0	7	1	2.0%
Apartments	-	-	-	-	-	-	-	-	-	-	-
Total Residential	39	44	35	26	46	17	87	50	344	43	100%
Turner's Beach - Leith - Forth											
Houses	16	21	17	21	41	18	24	24	182	23	98.9%
Semi-detached, row or terrace houses, townhouses	-	2	-	-	-	-	-	-	2	-	1.1%
Apartments	-	-	-	-	-	-	-	-	-	-	-
Total Residential	16	23	17	21	41	18	24	24	184	23	100%
Central Coast balance (inland)											
Houses	12	7	11	16	34	8	3	9	100	13	100%
Semi-detached, row or terrace houses, townhouses	-	-	-	-	-	-	-	-	-	-	-
Apartments	-	-	-	-	-	-	-	-	-	-	-
Total Residential	12	7	11	16	34	8	3	9	100	13	100%
Total											
Houses	89	81	89	91	155	53	149	109	816	102	98.9%
Semi-detached, row or terrace houses, townhouses	-	9	-	-	-	-	-	-	9	1	1.1%
Apartments	-	-	-	-	-	-	-	-	-	-	-
Total Residential	89	90	89	91	155	53	149	109	825	103	100%

Source: ABS Building Approvals; Ethos Urban

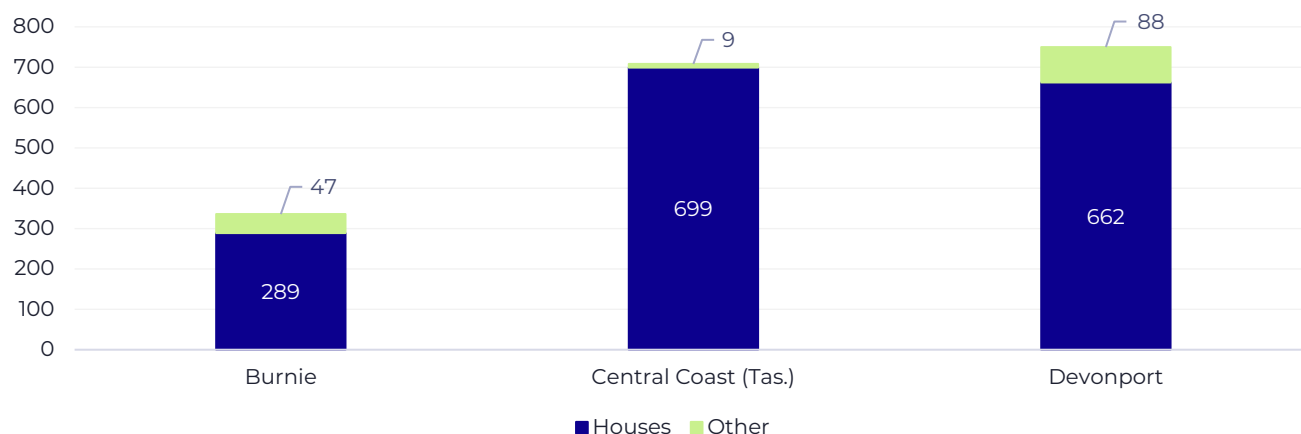


Figure 5.15 Total New Dwelling Approvals in Central Coast, Burnie and Devonport LGAs, 2017 - 2024

Source: ABS Dwelling Approvals; Ethos Urban

Note: ABS Definitions – **House**: A detached building primarily used for long term residential purposes consisting of one dwelling unit. Includes detached residences associated with a non-residential building, and kit and transportable homes. **Other residential building**: Buildings other than houses which are primarily used for long-term residential purposes. Other residential buildings includes: semidetached, row or terrace houses or townhouses; and flats, units or apartments.

Residential Take-up

Residential take-up refers the development of vacant residential land. Residential take-up in Central Coast has been assessed using Nearmap aerial imagery from 12 February 2024, compared to aerial imagery from 1 March 2017, for the General Residential Zone (GRZ), Low Density Residential Zone (LDRZ), Rural Living Zone (RLZ) and Village Zone (VZ).

Over this period, some 456 vacant residential lots were developed¹¹, based on arial imagery. The vast majority of lots developed were in the General Residential Zone (401 lots developed or 87.9%) with minimal development occurring in other zones. The West Ulverstone – Ulverstone – Gawler study recorded the highest share of developments (199 lots developed), followed by Penguin – Sulphur Creek (136 lots developed) over the 8-years.

Residential take-up was significantly lower than new dwelling approvals. This is primarily because not all dwelling approvals are acted upon. In Central Coast it is apparent a significant share of new dwelling approvals have not been acted upon over the eight years. Increases in construction and debt costs are a common reason why dwelling approvals are not acted upon. It should be noted that this analysis of take-up did not count multiple dwellings on single lots.

Table 5.16 Residential Take-up from 2017 to 2024 in Central Coast LGA

Study Area	GRZ	RLZ	LDRZ	VZ	Total	2017 – 2024 Average Annual Take-up (lots)
Penguin - Sulphur Creek	118	18	0	0	136	+19
West Ulverstone - Ulverstone - Gawler	184	13	2	0	199	+28
Turner's Beach - Forth - Leith	99	2	12	0	113	+16
Central Coast Balance (inland)	0	2	0	6	8	+1
Total	401	35	14	6	456	+65

Source: Nearmap; Ethos Urban

Note: Take-up analysis has been undertaken for residential zones only, although it is noted that some residences exist in other zones, such as the commercial zone.

An additional breakdown of the take-up sites in Penguin and Ulverstone/West Ulverstone was undertaken. This analysis found that of the sites classified in the take-up, 35 sites supported multiple dwelling developments, resulting in a net increase in dwellings of +59 additional dwellings from 2017 to 2024 in the two most populated towns in Central Coast. Of these additional +59 dwellings, approximately +20 were villa units / attached units (or 33.9%), 11 were dual occupancy (18.6%) and 28 were convention detached houses (47.5%), based on a high-level review of Nearmap aerial imagery.¹²

¹¹ If a vacant lot in 2017 had a dwelling or dwellings on it in 2024 they were classified as being 'taken-up' or developed.

¹² In some instances, the difference between a villa unit, dual occupancy, and subdivision for convention houses was difficult to discern.

5.5.5 Residential Supply

Assessment Methodology

An assessment of land supply across the Central Coast LGA was undertaken based upon the latest Nearmap aerial imagery (12 February 2024). The analysis estimates the supply of actual and future residential lots capable of accommodating dwellings in the GRZ, LDRZ, RLZ and VZ.

For the purposes of the assessment, a residential lot is considered vacant if no habitable dwelling is evident on the lot and construction has not begun on a dwelling. Additionally, the residential yield of unsubdivided residential land was estimated assuming 70% of each land parcel can be developed (allowing for civil infrastructure such as local roads and pocket parks). Where a specific area plan does not exist with an associated minimum lot size, an average lot size of 650m² was adopted.

Vacant residential supply was estimated based on the following three categories:

- Residual Vacant Lots: Single vacant residential lots dispersed throughout established urban areas.
- Vacant subdivided lots in Active Estates: Established and titled vacant lots within active residential estates and subdivisions.
- Englobo Supply (Unsubdivided Land): Larger greenfield parcels of broad-hectare developable land that have the potential to be subdivided.

Refer supply maps at **Appendix D**.

The assessment of land supply establishes a theoretical land supply position. For example, landowner intentions for individual vacant lots are unknown, as are the intentions of the owners of larger properties that could be further subdivided in the future. In some cases, vacant lots may be held for long-term purposes or not be available for dwelling construction at all.

The identification of greenfield supply areas was informed by conversations with TasNetworks and TasWater regarding the ability of zoned supply to be serviced.

Existing Housing Supply

Based on the analysis, Central Coast's vacant residential supply is equivalent to an estimated 1,755 lots in 2023. The vast majority of these lots are in englobo (unsubdivided) parcels (1,285 lots or 73.2%) followed by vacant residential lots (284 lots or 16.2%) and 186 vacant subdivided lots (10.6%).

The large share of estimated supply in englobo parcels means that total theoretical lot supply could change if lot sizes in future residential estates vary from the assumed average of 650m² (in those locations where a specific area plan does not exist). For example, if these parcels instead delivered an average lot size of 450m², the total estimated supply would increase to approximately 1,853 lots.

Table 5.17 Theoretical Residential Land Supply in Central Coast, 2024

Area	Supply (lots)	No. of Lots/Parcels	Land (Ha)
Vacant Lots in Established Urban Areas			
GRZ	172	172	21.5
LDRZ	42	42	19.1
RLZ	55	55	132.5
VZ	15	15	11.1
Total Vacant Lots in Established Urban Areas	284	284	184
Vacant Lots in Active Estates			
GRZ	178	178	14.3
LDRZ	8	8	1.1
RLZ	-	-	-
VZ	-	-	-
Total Vacant Lots in Active Estates	186	186	15.4
Englobo Unsubdivided Residential Land			
GRZ	1,278	29	118.6
LDRZ	8	3	4.5
RLZ	-	-	-
VZ	-	-	-
Total Englobo Unsubdivided Residential Land	1,285	32	123.1
Total	1,755 lots	502 parcels	322.8 Ha

Source: Ethos Urban

Theoretically Under-utilised Land

The supply analysis undertaken also identified residential zones parcels that were theoretically under-utilised.

Identified under-utilised parcels are generally occupied lots that contain limited built form of some nature on the site, which represents a small portion of the overall land size. Under-utilised sites have often (but not always) been selected due to their reasonable access to existing street networks, as well as being in locations that are more favourable to subdivision activity (i.e. within existing urban settlements proximate amenities or landscape features such as the coastline). Larger lots with higher value properties and landscaping were excluded.

Based on this analysis, it is estimated that some 404 lots, or 115.2ha in residential zones is under-utilised and could potentially one-day be redeveloped or subdivided. The identification of parcels that are under-utilised is inherently subjective. There is no guarantee each under-utilised parcel identified will ultimately become residential supply, in view of residential price levels on the Central Coast, now and into the foreseeable future.

While it is not sensible to include the identified under-utilised parcels in broader estimated supply figures, the analysis does indicate that Central Coast's established residential areas have potential for urban consolidation in the long-term dependent on landowner preferences and market conditions.

Active or Approved Subdivisions

Central Coast contains approximately 15 residential subdivisions that are either:

- Active/subdivided.
- Approved but not yet subdivided.

The residential supply supported by in active/subdivided estates is equivalent to an estimated 186 lots (Table 5.17 above) Approximately 300 lots have been approved (under existing development applications) in estates that are not yet subdivided but have stages approved (refer **Appendix B**).

- With 15 active/subdivided or approved estates, Central Coast's framework of greenfield residential supply is certainly competitive. Although this avoids a situation where, say, one or two developers have a monopoly on the greenfield lot supply, it risks fragmenting the settlement pattern and contributes to a situation where individual greenfield developments:
- Lack critical mass to unlock higher amenity and more diverse housing typologies
- Are at risk of stalling if additional infrastructure needs to be delivered to unlock new stages (such as pump stations etc) due to the scale and likely lot sales not being sufficient to amortise the infrastructure.

Potential for Urban Intensification

Urban intensification refers to the redevelopment of occupied residential land for more intensive dwelling typologies. For example, the redevelopment of lots with an existing dwelling for multiple dwellings such as a dual occupancy, villa units, or townhouses.

In regional areas, urban intensification typically occurs in larger service centres, proximate to activity centres and amenities. Indeed, the limited urban intensification that has occurred in Central Coast, has primarily taken place within walking distance of the commercial areas in Ulverstone, West Ulverstone and Penguin. To date, most intensification activity has been for villa units (i.e. three to four strata titled detached units) with a 'gun barrel' driveway layout.

Although not an optimal design outcome, the villa unit typology with the gun barrel driveway plays an important role in providing smaller more affordable accommodation options, particularly for retirees and lone persons households. The historic market preference for the villa unit typology reflects:

- Residential price levels in Central Coast, which, in most instances, are not yet sufficient to unlock higher quality and higher cost townhouses and terraces.
- Prevailing planning controls, which, make it difficult to deliver alternatives to the 'gun barrel' layout because of minimum lot size and setback controls etc.

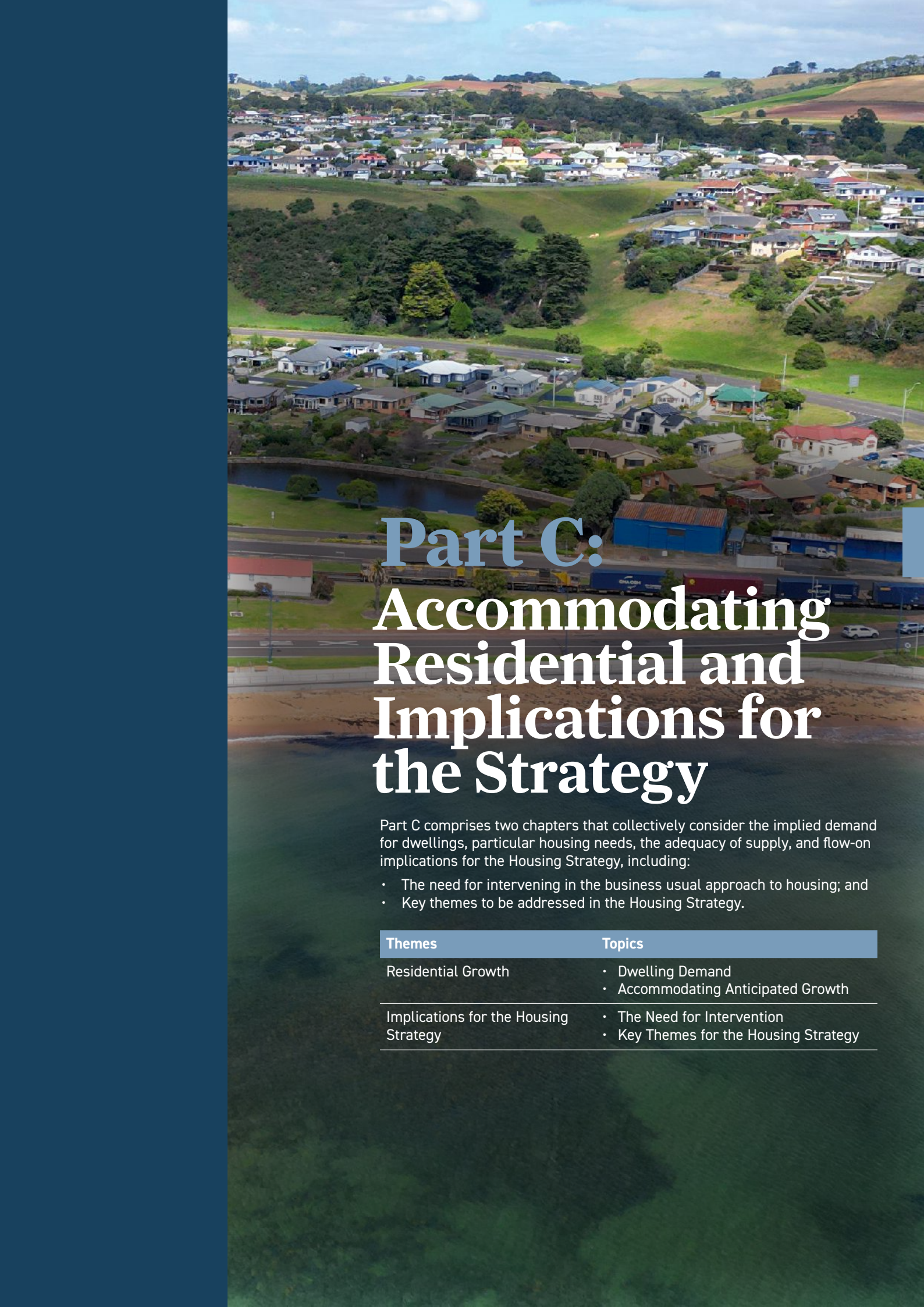
This is discussed in more detail in Chapters 2 and 6.

Some 838 lots are within 800m of Ulverstone Town Centre and West Ulverstone commercial node have an area of 600m² or more. Broadly speaking, 600m² is the minimum site area required for individual lots to be large enough to support redevelopment of multiple dwellings (such as dual occupancy or terrace/townhouses). Of these lots, 239 lots (or 28.5%) have a frontage width of 25 metres or more, providing greater flexibility for site responsive medium density designs. Corner lots are particularly suited for grouped housing or terraces and townhouses and generally afford the flexibility for side and rear access and a more street friendly residential frontage.

In understanding the capacity of urban intensification, it is important to have regard to likely take-up, as this gives a more realistic understanding of supply than theoretical capacity in isolation. As previously discussed:

- Only 9 new dwelling approvals were recorded in Central Coast for typologies other than conventional houses across the 2017 to 2024 period; and
- Approximately 35 lots were redeveloped in over this period in Ulverstone/West Ulverstone and Penguin for multiple dwellings.

Accordingly, uptake of intensive dwelling typologies (units, semi-detached, attached etc) is currently minimal, although more of this development will need to occur over time to provide options for downsizers and other smaller households seeking more affordable accommodation relative to conventional houses.

An aerial photograph of a coastal town. In the foreground, there's a sandy beach and a calm body of water. A road with several parked cars and a few buildings, including a prominent blue one, runs along the shore. Behind the road, a river or estuary winds through the landscape. The middle ground is filled with a dense residential area featuring various house styles, some with swimming pools. Further back, there are green hills with more houses and some open fields. The sky is blue with scattered white clouds.

Part C: Accommodating Residential and Implications for the Strategy

Part C comprises two chapters that collectively consider the implied demand for dwellings, particular housing needs, the adequacy of supply, and flow-on implications for the Housing Strategy, including:

- The need for intervening in the business usual approach to housing; and
- Key themes to be addressed in the Housing Strategy.

Themes	Topics
Residential Growth	• Dwelling Demand • Accommodating Anticipated Growth
Implications for the Housing Strategy	• The Need for Intervention • Key Themes for the Housing Strategy

6.0 Residential Growth

Key Findings:

- Demand for housing is likely to vary significantly due to economic cycles and fluctuations in interstate migration and investment to Tasmania.
- On average, dwelling demand could range between +54 dwellings and +110 dwellings per year across the 20 years to 2044. Population growth and residential development activity will need to be monitored to ensure growth strategies are fit-for-purpose.
- Central Coast's capacity of zoned vacant residential land (zoned and englobo parcels) is equivalent to around 15.9 to 32.5 years supply, based on demand for +54 and +110 dwellings respectively. This is in line with Tasmanian Government policy around maintaining a sufficient supply of land for housing of at least 15 years, allowing for likely anticipated periods of higher and lower growth rates.
- Most of this supply will be delivered in greenfield subdivisions that service a particular segment of the market (first homebuyers and families). Opportunities exist to facilitate more diverse housing in new subdivisions to cater for broader demand.
- Although greenfield residential land supply should be maintained for the long-term, there is a clear need to unlock additional housing supply that caters for more diverse housing needs of a growing and changing community. This includes higher and lower income households, aging downsizers, working age adults either with families or living alone – through urban consolidation and well-coordinated expansion in appropriate locations.
- Increasing the share of unit and semi-detached dwellings can assist in meeting demand from an aging population and smaller households and achieving a more compact efficient urban form.
- Housing delivery in Central Coast will need to respond to a range of community needs that are not typically serviced by conventional private housing including demand for aged care, specialist disability accommodation, social and affordable housing, and key worker housing.

6.1 Dwelling Demand

6.1.1 Implied Dwelling Demand

The rate of population growth in Central Coast has varied significantly across the last 10+ years, as discussed in previous chapters. It has ranged from approximately -110 persons per year from 2011 to 2016, to +300 persons per year from 2016 to 2021, including growth of +340 persons per year across the three years to 2021.

Although future population growth is uncertain, a sensible line of sight for planning is considered to be in the order of +115 persons per year and +230 persons per year, noting that there will likely be periods of growth higher or lower than this range in the next 20-years.

This line of sight has been used as the basis to estimate implied dwelling demand across the next 20 years. That is, future demand for dwellings based on the anticipated population increase, average household size, and share of dwellings permanently occupied.

In estimating implied dwelling demand the following assumptions were used:

- Population growth ranges between +115 persons per year (low) and +230 persons per year (high) across the next 20 years.
- Household size on Central Coast stays broadly consistent with the 2021 level (2.3 persons per dwelling).
- The share of unoccupied dwellings remains broadly consistent with the 2021 level (7.4%), accounting for the share of dwellings used for holiday homes, Airbnb properties, or vacant homes.

Hence, it is not anticipated that the household size or share of unoccupied dwellings will change materially relative to current levels.

Employing these assumptions, Central Coast's implied dwelling demand is estimated to range from approximately +54 to +110 dwellings per year (refer **Table 6.1**). From 2017 to 2024, an average of 103 new dwelling approvals per year were recorded in Central Coast, indicating that the dwelling demand within the range anticipated is significantly plausible. Over the 20-year period, implied demand for between +54 and +110 dwellings pa would result in a total requirement for between +1,080 and +2,200 additional dwellings.

Clearly, the overall population growth and annual rates of dwelling demand are uncertain and could vary significantly. This has implications for the consideration of the adequacy of existing residential supply and the identification of additional supply options, which are discussed further Section 6.2. Avoiding an undersupply of capacity and facilitating the supply of dwelling types and dwellings in locations that are suited to projected demand is a priority to ensure Central Coast's population grows sustainably and equitably.

Table 6.1 Implied Dwelling Demand

	2024 Projected Population	2044 Projected Population	Pop. Change 2024- 2044	Total Additional Dwellings Req.	AAG (no.) Total Dwellings	Adjustment for occupied dwellings	AAG (no.) Occupied Dwellings
Lower Growth Scenario	23,390	25,690	+2,300	1,010	50	1,080	+54
High Growth Scenario	23,560	28,100	+4,540	1,990	100	2,200	+110

Source: TasPopp – high series; ABS; Ethos Urban

Note: AAG – Average Annual Growth

Dwelling Demand by Type

Anticipated Breakdown of Implied Dwelling Demand

For the purpose of this assessment, implied dwelling demand has been broken into broad typologies to assist in determining future zoning and supply requirements:

- Conventional detached dwellings
- Rural residential dwellings (i.e. dwelling delivered in the Rural Living or Low Density Residential zones)
- Units/semi-detached (i.e. villa units, townhouses, terraces and apartments).

The estimated breakdown of implied demand is informed by:

- The current share of different dwellings delivered based on analysis of building approvals and take-up (refer previous Sections 5.5.4 and 5.5.5)
- Anticipated changes in demographic and household structure – due to an ageing population and migration trends.
- Market constraints – particularly the price trade-off between different housing typologies.

In 2024, based on recent development trends, it is assumed that conventional detached dwelling could indicatively comprise 87.0% of total dwelling demand, with rural residential and units/semi-detached accounting for 9.9% and 3.1% respectively. Under the high scenario, that is equivalent to demand for approximately 96 conventional detached homes, 11 rural residential dwellings, and 3 units/semi-detached dwellings annually.

Across the next 20 years it is anticipated that the breakdown of dwelling demand will alter as the demographic and household structure evolves and underlying residential prices change. By 2044, it is expected that:

- Conventional detached dwellings would represent 77.0% share
- Rural residential dwellings an 8.0% share
- Units/Semi-detached dwellings a 15.0% share.

Accordingly, the share of conventional detached dwellings and rural residential dwellings will decline, and the share of units/semi-detached dwellings will increase. The primary driver of this will be Central Coast's ageing population which will result in an increasing need for smaller and more affordable housing for residents seeking to downsize. Increasing residential prices will also result in increased demand for units/semi-detached dwellings that offer a trade-off in price relative to conventional detached dwellings.

Clearly, the extent to which dwelling demand will change is uncertain and the numbers provided are indicative and are intended to provide a line of sight. Potential exists for the share of each category to be higher or lower by 2044.

There is a range of reasons why the breakdown of dwelling demand might be different across the period. These include:

- Latent (unrealised) demand for specific typologies resulting in actual demand being higher than indicated by market data. For example, conversations with property and community stakeholders indicate there is likely demand from the downsizer cohort for units/semi-detached typologies that is not being serviced by the market due to feasibility and other challenges.

- Individual developments changing community perceptions regarding the certain typologies. For example, the development of government owned land for a high-quality infill scheme comprising semi-detached and attached dwellings could ultimately result in more residents seeking this type of accommodation. Consultation undertaken for the Housing Strategy supports the demographic analysis in Chapter 5 that indicates strong demand for these types of dwellings, however that opportunities to access them are currently limited.
- Changes in underlying residential prices and affordability. For example, another sharp increase in residential prices (like the increase observed from 2018 to 2021) would substantially increase demand for smaller more affordable dwellings. Conversely, a decline in residential prices would reduce demand for units/semi-detached houses as the trade-off of these typologies relative to new houses reduces.
- Changes in migration. A significant increase in migrants from certain demographic groups could also result in the breakdown of dwelling demand diverging from that anticipated.

Table 6.2 Anticipated Breakdown of Implied Dwelling

Category	2024		2034		2044		2024-2044
	Total dwellings (no.)	Share %	Total dwellings (no.)	Share %	Total dwellings (no.)	Share %	Total dwellings (no.)
Lower Scenario							
Conventional Detached	47	87.0%	44	81.8%	42	77.0%	+880
Rural Residential	5	9.9%	5	8.9%	4	8.0%	+100
Units/Semi-detached/Attached	2	3.1%	5	9.3%	8	15.0%	+100
Total Growth Lower Scenario	54	100%	54	100%	54	100%	+1,080
High Scenario							
Conventional Detached	96	87.0%	90	81.8%	85	77.0%	+1,790
Rural Residential	11	9.9%	10	8.9%	9	8.0%	+190
Units/Semi-detached/Attached	3	3.1%	10	9.3%	17	15.0%	+210
Total Growth High Scenario	110	100%	110	100%	110	100%	+2,190

Source: Ethos Urban

Demand for Units, Semi-Detached and Attached Houses

A common mistake made by economists and strategic planners preparing projections for different dwelling types is to assume that the number of lone or two person households automatically translates to the same numbers of units, semi-detached, attached or apartment dwellings.

Although household structure is a key determinant of housing needs, other aspects are also important including the price trade-off relative to detached houses, the potential for capital gains over time, and the lifestyle preferences of occupiers.

For a location to support a market for unit, semi-detached, and attached houses of considerable depth, underlying land prices need to be sufficiently high enough to allow the delivery of these typologies at a discount (often 15-30% or more depending on type) relative to the median price of conventional dwellings in that location.

Examples of recently developed units and townhouses throughout Tasmania are provided at **Appendix C**, which highlights sale price dwelling relative to median house price of the suburb (at the time of the sale).

This discount in price incentivises the purchase of units, semi-detached or attached dwellings based on:

- Affordability
- Opportunities for capital growth (noting house and land general components experience stronger capital growth than strata arrangements); and/or
- Equity unlocked through sale of a larger conventional house.

If a sufficient discount in price is not available, the market tends to be limited to smaller pool of buyers purchasing for lifestyle or age/mobility reasons.

This is the case currently in Central Coast, where there is:

- Minimal or no opportunity for residents selling at the median house price to unlock equity by downsizing to a new villa unit (or similar dwelling); and

- Very few suitable smaller dwellings on smaller blocks of land, with most new smaller dwellings being part of strata schemes.

Notwithstanding this, detached house prices in Central Coast vary significantly by location, and there will be residents in houses that are significantly more expensive than the overall median price who will be able to unlock equity by downsizing. Conversations with local real-estate agents indicate that an opportunity exists for development of high-quality townhouses or terraces geared to these buyers.

The market for units, semi-detached, attached houses in Central Coast will significantly deepen over time as residential prices increase and Central Coast’s population ages. Areas within walking distance Ulverstone, West Ulverstone and Penguin town centres will offer the most potential for these housing types, as previously discussed.

Without a planning intervention, villa units will be the primary housing type delivered through urban consolidation in the near to medium-term. Although villa units are comparatively cheaper to construct (than townhouses or terraces) they tend to reflect a ‘gun barrel’ driveway layout which make a poor contribution to preferred local character. Local guidance is therefore needed regarding how infill development can better contribute to preferred character, drawing from recently prepared State-wide guidelines for medium density development.

Opportunities will present for diverse housing typologies to be delivered as social and/or affordable housing via the Housing Australia Future Fund or similar initiatives. Government subsidised social and affordable housing can assist in addressing community needs for smaller housing at a discount to prevailing market prices, as well as demonstrating to the wider community and developers what is achievable from a design perspective.

6.1.2 Particular Housing Needs

Age Care and Retirement Living

Overview of Different Models

As people age their accommodation needs and housing preferences typically evolve due to changes in health, mobility and family circumstances.

Housing options, other than the private housing market, for older Australians include:

Retirement Living - Independent Living Units (ILUs)	Retirement living is a housing option for people typically aged over 65 years who have retired. It takes the form of multi-resident developments, where each dwelling is commonly referred to as an Independent Living Unit (ILU). Retirement living developments often support a range of communal facilities and supporting amenities such as pools, hairdressers, tennis courts and organised social activities. Retirement living is generally targeted at those who are looking to ‘downsize’, live independently and do not require a high level of health care or supervision. Tasmania has a substantially lower provision of retirement living facilities relative to the Australian benchmark. This is primary due to residential prices in many parts of Tasmania not being high enough to incentivise the ILU living.
Land Lease Communities (LLCs)	LLCs enable residents to own their home but lease the land from the operator and are typically targeted towards persons aged 55 years and over. Theoretically, LCC dwellings are ‘moveable’. LCC’s can offer similar amenities and facilities to retirement villages and are an alternative and more affordable retirement option relative to traditional retirement living (ILU) accommodation. A key attribute of LCCs is their ability to offer a more affordable price point compared to more traditional products such as greenfield or vertical retirement living communities. Given the relative low-density nature of LLCs (due to the land component being leased), suitable sites are often hard to find and, where available, located in fringe, peri-urban and rural/coastal areas.
Aged Care	Aged Care is a housing option for people typically aged over 70 years who need help with everyday tasks and healthcare. Aged care can further be described as either low care or high care. Low care is when residents are supported with daily tasks such as

laundry, cooking and cleaning. High care is when residents require clinical health care support.

Central Coast’s demographic structure will get significantly older across the next 20 years, as highlighted in Chapter 5.

The population aged 55+ years is anticipated to increase by +2,170 persons across the 20-years to 2044 under the TasPopp High Series. This will take the overall share of person aged 55+ in Central Coast to 46.4% of the population by 2044, an increase of 4.7% percentage points on the 2024 level. By 2044, the share of persons aged 75+ is forecast to be 20.3%, representing 8.1% percentage points increase over the 20 years.

Table 6.3 Increase in 65+ Population Cohort from 2024 to 2044, Central Coast

Age Group	2024	2044	Net Increase
55-64	3,600	3,350	-250
64-74	3,310	3,350	+40
75-84	2,140	3,270	+1,130
85+	710	1,960	+1,250
Total 55+	9,760	11,930	+2,170
Total Population	23,400	25,690	+2,290

Source: TasPopp rebased to ABS ERP (2023); Ethos Urban

Note: Figures rounded

Opportunity for Retirement Living and LLCs

Central Coast Council maintains some independent living units (ILUs) for aged persons, however no privately operated retirement living or land lease facilities in Central Coast.

The nearest privately operated facilities are Abbeyfield House Burnie (10 places) and Eureka Villages in Devonport (50 places). Additionally, an LLC is currently proposed just outside of Wynard (Seabrook Lifestyle Estate).

Market penetration rates for LLCs and ILUs varies significantly between regions and age groups. Although independent living options are becoming an increasingly popular accommodation option, the vast majority of older Australians still prefer to ‘age in place’ and live in a private dwelling.

The market penetration rate refers to the proportion of persons aged 55+ years living in LLCs or ILUs. For the purpose of this assessment, demand for ILUs and LLC dwellings is combined and are referred to as **independent seniors living units**.

The market penetration rate for persons aged 55+ years in Regional Tasmania is significantly lower than Regional Australia across all five-year cohorts (refer **Figure 6.2**).

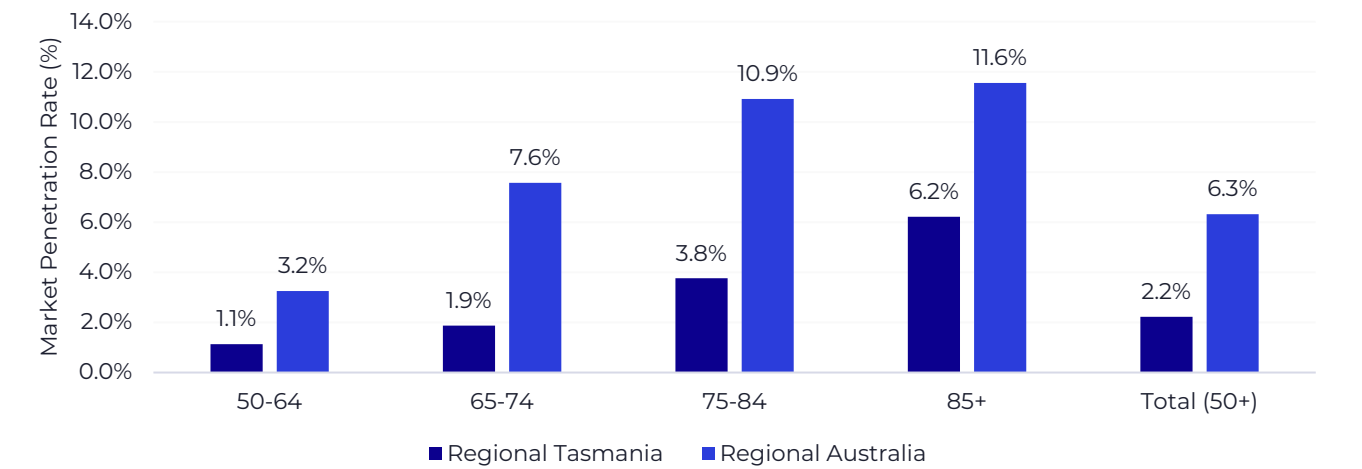


Figure 6.1 Estimated 2024 Market Penetration Rates for Independent Seniors Living Units

Source: ABS Census of Population and Housing; Ethos Urban

Demand for independent seniors living facilities is estimated by applying market penetration rates to the population aged 50+ years by age cohort and dividing it by an average household size for LLCs and ILUs. This analysis assumed 1.4 residents per unit.

Two forecast demand scenarios are applied, including:

- **Base Scenario.** Applies the Regional Tasmanian penetration rates by age cohort, with the rate forecast to increase at +1.5% per annum over the 20-year period.
- **High Scenario.** Applies the Regional Australian penetration rates by age cohort, with the rate forecast to increase at 1.5% per annum over the 20-year period.

The analysis indicates there is currently theoretical demand for around 160 units, increasing to 260 units (rounded) by 2044. Whether private LLCs or retirement communities are developed in Central Coast (or not) to service this demand will ultimately depend on the intentions of individual operators. If a community was developed in Central Coast, it would most likely reflect a land lease model, having regard for current trends in the retirement sector and residential prices in Central Coast.

Central Coast's proximity to Burnie and Devonport means it is likely that a share of demand will likely be serviced by facilities in these centres. Operators may choose to establish in Burnie and Devonport over Central Coast due to their larger demand catchment and deeper provision of services.

Table 6.4 Forecast Demand for ILUs in Central Coast, 2024 to 2044

Category	2024	2044	Change
Base Scenario			
Market penetration	2.2%	3.0%	+0.8%
Study area population aged 55+ years	9,760	11,930	+2,170
Forecast persons in retirement living units	220	360	+140
Forecast demand for Independent Seniors Living Units	160	260	+100
High Scenario			
Market penetration	6.3%	8.5%	+2.2%
Study area population aged 55+ years	9,760	11,930	+2,170
Forecast persons in retirement living units	620	1,020	+400
Forecast demand for Independent Seniors Living Units	450	730	+280

Source: Ethos Urban

Aged Care Demand

Three residential aged care facilities operate in Central Coast and support a combined total of 250 beds. Two are located in Ulverstone while one is located in Penguin.

The 2023–24 Federal Budget contains several aged care reform measures as the Government continues to implement its response to the 2021 final report of the Royal Commission into Aged Care Quality and Safety (Royal Commission).

One significant measure is reducing the provision ratio for residential aged care from 78.0 places to 60.1 places per 1,000 people aged 70 years and over. This provision ratio is used by the Government as part of its way of regulating supply of aged care. Since home care was added to the ratio in the early 1990s, there has been a steady shift to increase the home care proportion of the overall target to reflect people's preference to stay in their home rather than move into residential aged care.

For example, the provision rate of residential aged care places in Tasmania was 62.9 places per 1,000 persons aged 70 and over in 2023, approximately 17.1 place below the 2014 level.

Demand for aged care beds in 2024 and 2044 in Central Coast is estimated as follows by applying the Federal Government's target of 60.1 places per 1,000 people (aged 70 years) to the rebased TasPopp (High Series) projections:

- 2024: demand for 265 aged care beds is estimated, representing an undersupply of 15 beds based on the current provision (250 beds).
- 2044: demand for 419 aged care beds is estimated, representing an undersupply of 169 beds based on the current provision (250 beds).

This indicates that an additional aged care facility and home care beds would be required in Central Coast, noting that:

- That new aged care facilities are typically not smaller than approximately 90-120 rooms.
- That some Central Coast's residents seeking aged care accommodation will preference Burnie and Devonport over the Central Coast due to better availability of support services in these centres.

Of course, higher population growth in the over 70 aged group than anticipated by TasPopp (High Series) will generate demand for more aged care places than those estimated. Establishment of new aged care facilities will support an increase in local jobs in the aged care sector including personal care workers, registered nurses and allied health professionals.

A requirement for additional workers will also be generated by the Home Care sector in Central Coast, which will also increase in size over the next 20 years due to population growth in the over 70 aged group.

Table 6.5 Opportunity for Aged Care Beds

Category	2024	2044	Net Change
Population aged 70 years and above	4,420	6,970	+2,550
Forecast demand (assuming 60.1 places per 1000 residents aged 70 and over)	265	419	+154
Supply of aged care beds	250	250	0
Over-supply/under-supply	-15	-169	-154
Places per 1,000 persons aged 70 years +	56.6	35.8	

Source: TasPopp rebased to ABS ERP (2023); Ethos Urban; Australian Government Productivity Commission

Disability housing

Disability housing in Australia is provided through the NDIS (National Disability Insurance Scheme). The NDIS is an Australian government initiative that allocates funding to eligible individuals to ensure a range of support can be accessed. The NDIS partners with qualified organisations to deliver appropriate services to eligible individuals. In northwest Tasmania, Mission Australia is the partner who delivers NDIS housing services to the community. The two primary disability housing services are:

Specialist Disability Accommodation (SDA)	SDA is housing designed for people with extreme functional impairment or very high support needs. These dwellings have accessible features to help residents live more independently. They are delivered by private and not-for-profit sector and owned or managed by registered for-profit or not-for-profit organisations, or family members of persons with a disability, and are funded through the NDIS. SDA housing can include bespoke designs tailored to the individual, specific features or locational benefits to support residents independent living.
Supported Independent Living (SIL)	Allows eligible individuals to live as independently as possible (in housing of their choice) with help and/or supervision for daily tasks where required.

Central Coast has about 638 of participants in the NDIS, with most of these participants residing in Ulverstone/West Ulverstone and Gawler Study Area (50%) (as shown in **Figure 6.3**).

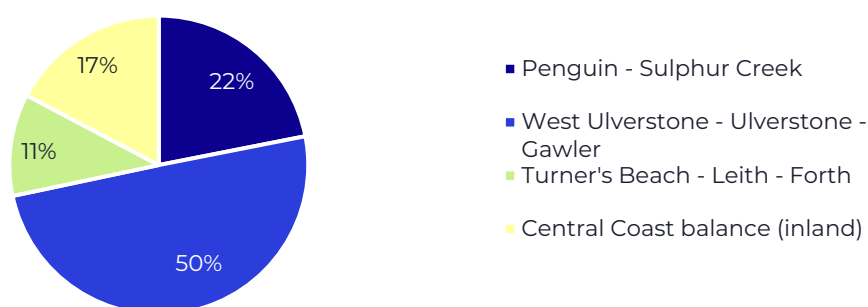


Figure 6.2 Share of Active Participants in NDIS, Central Coast Study Areas (Q4 FY23-24)

Source: NDIS; Ethos Urban

Information on SDA demand is available from the NDIS at SA3 level. SA3s are regional statistical geographies (defined by the ABS). The Burnie – Ulverstone SA3, which generally reflects the combined LGAs of Burnie and Central Coast is most applicable to Central Coast.

In 2024, approximately 58 persons currently in Burnie – Ulverstone SA3 have an SDA need. Of these:

- 52 persons have SDA funding, and out of these:
 - Only 12 persons (23.1%) have put the SDA funding to use
 - 40 persons (76.9%) with SDA funding have not put it to use.
- An additional 6 persons are eligible for SDA funding.

Note that payments are only received when eligible participants move into the SDA dwelling.

The high share of persons with SDA funding not in use is also observed in other regions in northern Tasmania including Devonport SA3 (73.2%) and Launceston (64.0%), and many other areas in regional Australia.

A review of SDA supply data indicates no SDA properties are currently in Central Coast, based on NDIS (SDA finder data). Nearby Burnie supports seven SDA dwellings, but has no vacancies, while Devonport has six SDA homes, and four vacant rooms.

SDA accommodation in regional areas is best located in service centres proximate to shops and other services (such as health care) and often reflects smaller unit or semi-detached housing types (such as villas, duplexes or townhouses). Obviously, smaller unit or semi-detached typologies are better for smaller household structures (one or two persons) and are easier to deliver through urban consolidation (i.e. development of a large lot for several units).

The existing gap between SDA funding accessed and used in the Burnie-Ulverstone SA3 region indicates there is an existing need for additional SDA housing in the region. It is also likely that the number of disabled persons in Central Coast will increase due to population growth further increasing demand for SDA dwellings.

SDA dwellings will increasingly form part of Central Coast's housing provision, with areas proximate Ulverstone town centre being best suited to this type of accommodation. Potential also exists for SDA accommodation to be delivered on larger redevelopment sites that are government owned and surplus to community needs.

Key worker housing

The Tasmanian Government defines key worker housing as affordable accommodation rental accommodation for workers who provide essential services to a city or town's functioning. This includes temporary workers needed to deliver infrastructure projects and workers critical to staffing hospitals and schools.

Homes Tasmania is the government agency charged with the implementation of key worker housing models under the Tasmanian Housing Strategy 2023-2027. This Strategy includes an action to establish regional partnerships between state and local governments that consider housing needs and key worker housing demand.

Central Coast's rental market is extremely tight with vacancy rates under 0.05%, as discussed in Chapter 5. Growth in Central Coast's ageing population will increase the demand for medical and care workers including lower paid nursing or care roles that will struggle to access suitable accommodation at market rates. Approximately 3.8% or 65 workers in the healthcare and social assistance sector in Central Coast are in the lowest income quartile for Tasmania (\$0-\$399 income per week). Additionally, some 56 workers in the education and training sector (5.5%) are in Tasmania's lowest income quartile.

For reference, the employment sectors with the highest level of low-income workers are accommodation and food services; retail trade; and agriculture, forestry and fishing industries.

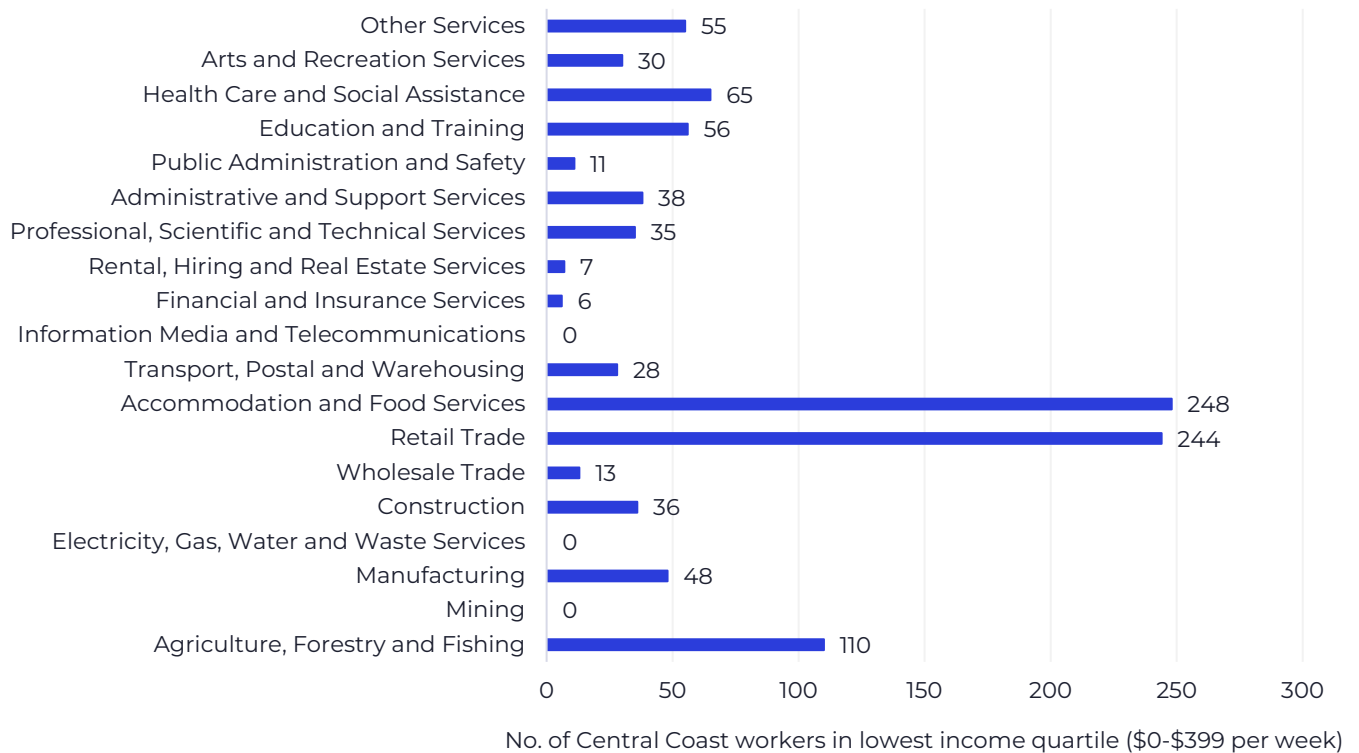


Figure 6.3 No. of Central Coast Residents in the Lowest Income Quartile by Industry of Employment, 2021

Source: 2021 ABS Census; Ethos Urban

Continued increases in residential prices would further constrain the ability of lower paid workers in these sectors. Accordingly, non-private-market housing delivered in Central Coast (by say, Homes Tasmania or community housing providers) should include a provision of affordable housing targeted at key workers on lower incomes.

Other sectors with significant housing requirements for workers include the agricultural sector and potential the renewable energy sectors as this increases in the regional over time. These sectors may not fit within the Tasmania Government's definition of 'essential services'. Therefore, accommodation may need to be delivered privately rather than through programs administered by Homes Tasmania.

The fruit and vegetable picking season from November to March results in a substantial influx in temporary workers from elsewhere in Australia and overseas that require temporary housing, as previously discussed. Currently these workers are mainly accommodated in a combination of rental housing (sourced themselves or by employment agencies if from overseas) or housing owned by employer companies. It is understood that a significant share of seasonal agricultural workers stay in Devonport, based on conversations with horticulture operators.

If seasonal workforce increases over time, purpose-built temporary accommodation will need to be delivered, noting that some limited examples of this accommodation are already understood to exist in Central Coast. Conversations with horticulture companies indicate they prefer workers stay offsite and are reluctant to provide accommodation onsite due to the sunk costs and risks that technology change could make these costs redundant.

Renewable projects such as wind farms typically generate a requirement for between 200-300 workers onsite during the construction phase (which can last for around two years), of which around 80-90% are typically non-local. Non-local workers are generally accommodated through a combination of private rental housing, other accommodation (including motels and caravan parks), and/or in purpose-built worker camps.

In view of Central Coast's extremely tight rental market and competing accommodation demands from other sectors (including agriculture and tourism), the accommodation requirements of renewable energy projects in Central Coast and nearby Burnie should be understood and resolved in the planning phase. This can occur through the preparation of construction workforce accommodation strategies (by the proponent) and sign-off by relevant authorities.

It is common that worker camps accommodating the non-local workforce are developed for renewable energy projects in regions with a limited availability of private housing markets and/or being impacted by the construction phase of multiple renewable energy projects.

Social or Affordable Housing

Social housing is government subsidised long-term rental housing, that is primarily available to people on very low incomes, or who have experienced homelessness, family violence, or have complex needs. In Tasmania:

- Social housing includes community housing, public housing, and housing for Aboriginal and Torres Strait Islanders people.
- Community housing is managed registered community housing providers.
- Public housing is managed by Homes Tasmania.

Across Tasmania, Homes Tasmania owns a portfolio of about 13,000 social housing properties, of which 5,000 of are managed by Homes Tasmania and around 6,000 are managed by community housing providers. Additionally, some 300 Homes Tasmania properties are allocated to Aboriginal housing and about 1,400 properties are leased to supported accommodation providers.

Central Coast supported 473 social housing dwellings at 2021 Census, which is broadly similar to 2016 (474 dwellings).

To be eligible for social housing in Tasmania, persons must:

- Live in Tasmania
- Be an Australian citizen, or a permanent resident (including refugee visa subclasses 200, 201, 202, 203 and 204)
- Be 16 years or older
- Be a low-income earner who is eligible for a Commonwealth Health Care Card; and
- Not own land or a home or have financial assets worth more than \$35,000.

Social housing rents in Tasmania range from 25% of the household's assessable income up to a maximum of market rent.

Affordable housing is defined as rental or purchased homes that are affordable to the low-income households, such that housing costs are low enough for these households not to be in 'housing stress' or 'housing crises'¹³.

The lowest 40% of households paying more than 30% of gross income on housing costs are in 'housing stress' (30/40 rule). The same lowest 40% paying more than 50% of gross income in housing costs are in 'housing crisis'.

In 2021, approximately 708 renting households in Central Coast (or 37.0% of renting households) were in housing stress applying the 30/40 rule (note that this also figure includes those households in 'housing crisis'). Additionally, 277 households with mortgages (9.2%) were in housing stress in 2021. The number of households in rental or mortgage stress increased on the 2016 level, with the rental stress increase being particularly substantial. The major driver of this increase in strong price growth in the residential market (refer Chapter 5).

Moreover, some 70 persons were homeless in Central Coast in 2021, having increased by +11 persons since 2016.

Clearly, there is a compelling need for new social and affordable housing in Central Coast. Sadly, this reflects the circumstances of many other municipalities in the State which are also being impacted by declining housing affordability.

In recognising the problem, the Tasmanian Government has committed to delivering more than 10,000 social and affordable homes by 2032. This includes delivery of 2,000 new social housing homes by 2027, which forms part of the Tasmanian Government's commitment under the National Housing Accord (refer Chapter 2).

Council's primary interface with social and affordable housing projects through their role as the planning authority. However, they can also assist the Tasmanian Government in meeting its social and affordable homes commitments by identifying key redevelopment sites (including surplus Council land) and liaising with the State Government and Homes Tasmania.

This is particularly relevant for Central Coast Council which owns a range of sites that are potentially surplus to community needs (based on current use).

¹³ Refer Tasmania's Affordable Housing Strategy 2015-2021 (September 2015)

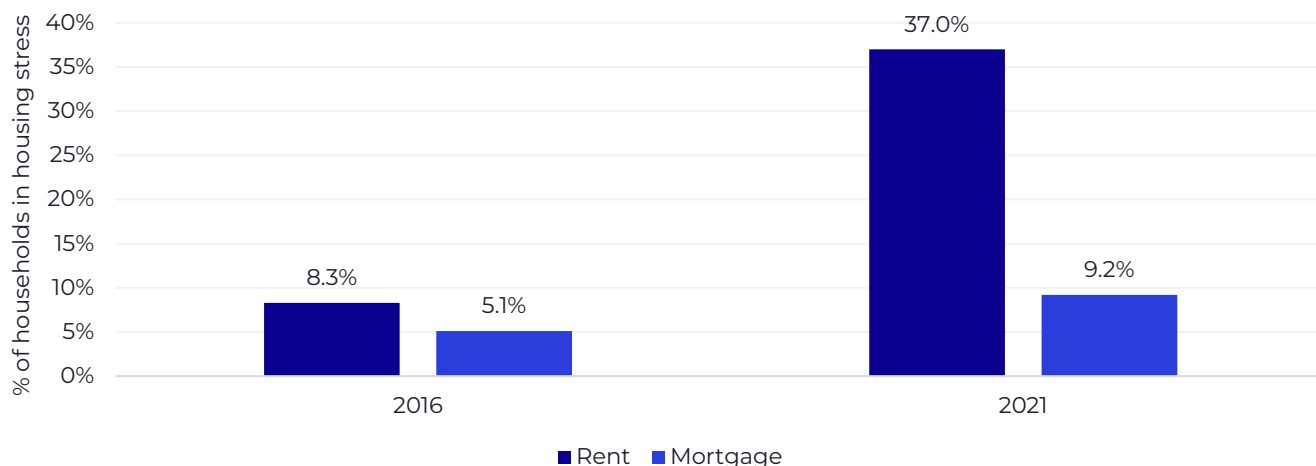


Figure 6.4 Housing Stress (Rent and Mortgage) in Central Coast, 2016 and 2021

Source: ABS Census 2016 and 2021; Ethos Urban

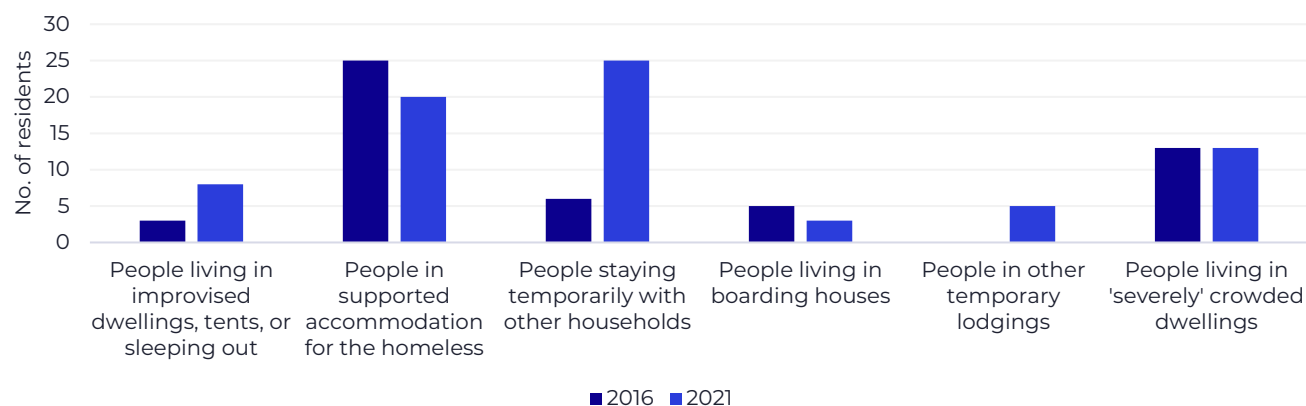


Figure 6.5 Central Coast No. of Homeless Persons by Operational Group, 2016 and 2021

Source: ABS Census 2016 and 2021; Ethos Urban

6.2 Accommodating Anticipated Growth

Central Coast's current supply of vacant residential land in established areas, active estates and englobo parcels is estimated to total 1,755 lots, as outlined in Chapter 5. This capacity is based on a continuation of prevailing development yields in greenfield subdivisions and could be higher if lots sizes reduce and/or more diverse dwelling types are delivered over time.

It is generally considered best practice in land use planning to ensure the zoned or identified residential supply is equivalent to at-least 15-years of demand. This allows for a competitive land market and provides sufficient time for additional land to be identified, planned, serviced and developed.

The Draft Tasmanian Planning Policies (March 2023) has a strategy to provide for at least a 15-year supply of land that is identified, available or allocated for the community's existing and forecast demand for residential, commercial, industrial and community land. Given lead times to plan for and make new land available to the market, maintaining a buffer to this minimum supply capacity is prudent, and hence, a target of 20 years is more reasonable.

Implied dwelling demand in Central Coast is anticipated to average between +54 and +110 dwellings per year from 2024 to 2044 and could fluctuate significantly due to ebbs and flows in population growth and macro-economic conditions.

This indicates the current vacant supply is equivalent to between approximately 32.5 and 15.9 years of demand. On face-value, a need exists for additional residential supply to ensure there is an adequate supply buffer across the 15 years.

In determining the need for new residential options, however, the estimated adequacy of supply figures (in years) only tell part of the storey. It is also important to consider the extent to which existing supply will or can respond to the future communities housing needs in a multi-dimensional way.

New housing delivery in Central Coast is narrowly focussed on smaller greenfield subdivisions delivering lots in the order of 600-800m² that are mainly developed for conventional detached houses. Demand, however, is not so uniform, and there is a need for housing that responds to a range community needs – including families, older people, one and two person households, people on lower incomes and people with specific housing requirements (like those with disabilities).

Many of these needs will not being met by the existing housing delivery and necessitate that:

- **Greenfield subdivisions evolve over time** to include smaller lots sizes and greater diversity of dwelling types including more affordable units and semi-detached houses in high amenity locations. Changes in greenfield delivery will be incremental and influences by increases in underlying residential land values, among other factors.
- **New supply is unlocked that responds to specific community needs**, including:
 - High income buyers – such as professionals or semi-retired persons from interstate seeking residential property in locations with high levels of amenity and land scape values. This demand segment will include persons seeking conventional detached residential dwellings or, say, higher-quality townhouses - depending on age, lifestyle and location preferences. A need exists for a limited provision of new greenfield supply that is desirably located and specifically geared to the higher end of market.
 - Lone persons and couple households: These household types comprise over 60% of all households in Central Coast and will increase further as the population ages, yet the current housing provision is largely conventional detached dwellings suitable for families. An opportunity exists to service demand from this segment through urban consolidation, particularly in areas within walking distance of Ulverstone, West Ulverstone and Penguin, and the delivery of a more diverse housing mix in greenfield estates over time.
 - Social, affordable, SDA and key worker housing: These housing types currently make no or a very limited contribution to housing provision in Central Coast. However, they will need to increase based on community needs and State Government policy commitments (including the delivery of more than 10,000 social and affordable homes by 2032). Sites which are controlled by government (State or local) but surplus to future needs are prime candidates for redevelopment if appropriately located and suitably unconstrained.
 - Seniors living: Central Coast's aging population will likely generate significant demand for an additional aged care beds and home care services, as well as LLC dwellings. Both aged care and LLC require large sites that will unlikely be available in established residential zoned areas.

Overall, the need and opportunity for the following types of residential supply should be explored further in the Housing Strategy:

- **Limited urban expansion.** There is not a pressing need for additional greenfield supply that would compete with already zoned residential land and active subdivisions. However, if a suitable site or sites for greenfield development geared to the higher-end of the market are identified, rezoning in the near term should be considered. Preferred urban expansion options to accommodate growth in the longer term (15+ years) should also be identified.
- **Urban intensification.** It is critical that redevelopment in established areas occurs for a diversity of dwelling types – particularly units, semi-detached and attached dwellings that are suitable for lone and couple households, including downsizers. Redevelopment sites within established areas that are government owned provide an opportunity for government subsidised social, affordable and key worker housing.

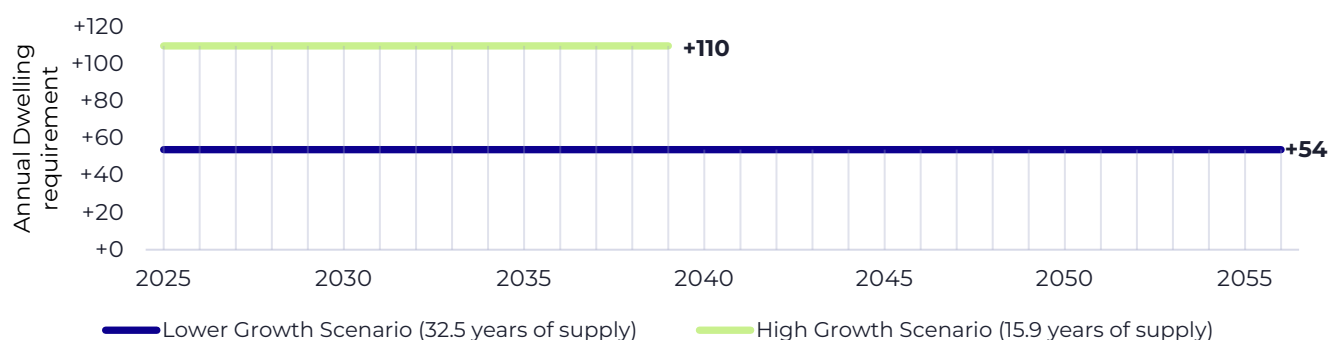


Figure 6.6 Adequacy of Supply in Central Coast

Source: ABS; Nearmap; Central Coast Council; Ethos Urban

7.0 Implications for the Housing Strategy

7.1 The Need for Intervention

The types of housing delivered by Central Coast's residential sector are narrowly focussed.

Currently strategic and statutory planning frameworks and infrastructure delivery programs informing housing and settlement lack the necessary foresight and coordination to deal with variable levels of growth, ensure housing is suited to the needs of residents (in terms of location, type and size), and contributes to more socially, environmentally and economically sustainable growth in Central Coast.

Housing, population growth and change can also be delivered more efficiently and in ways that better leverage existing infrastructure and services, respond appropriately to land use constraints and natural hazards.

Without intervention, there is a risk that Central Coast's residential sector:

- Is unable or slow to respond to periods of higher growth
- Does not evolve with the changing community needs, including those associated with an aging population
- Is vulnerable to sharp declines in housing affordability.
- Lacks the ability to assist in attracting needed inward migration to Central Coast and supporting economic development in key sectors.
- Delivers settlement patterns that are not sustainable in the long-term.

7.2 Key Themes for the Housing Strategy

Drawing from the analysis in the Background Report, the following key themes are identified for resolution through the Housing Strategy and subsequent flow-on actions by Council:

- **Dealing with variable growth trajectories.** In the past ten-years Central Coast, like Tasmania as a whole, has experienced periods of high and low population growth. Tasmania is now firmly on the national radar as a place to live, in view of its affordability relative to other markets on Australia's eastern seaboard and lifestyle attributes. Demand for housing in Tasmania is significantly affected by broader trends in the macroeconomy and pulse of the residential sector nationally. Recent periods of strong population growth and residential demand in both the Central Coast and Tasmania have coincided with periods of strong price growth and demand in broader residential sector, and vice versa. Although population growth throughout Tasmania has been modest since interest rates increased in 2022 and 2023, strong population growth will likely occur again as economic conditions improve. A flexible strategic framework is needed for housing delivery to keep pace with demand in periods of high growth. More targeted and coordinated growth, and collaboration between Council, the development industry State Government, utilities companies and the community are essential to respond to changes that are difficult to predict.
- **More than just free-standing dwellings.** The vast majority of private occupied dwellings in Central Coast are separate freestanding dwellings. Other typologies (units, townhouses, terraces, apartments etc) comprised just 9.4% of occupied dwellings at the 2021 Census, and only a very small number of new dwellings delivered from 2017 to 2024 (1.1%). Despite this, the share of household types that may be suited to non-freestanding dwellings such as units, townhouses, and terraces (such as single people and couples) is more than half of all households and will increase further as the population ages. It is evident that the share of smaller, more affordable semi-detached and unit typologies will need to increase. Greater dwelling diversity will also assist in attracting and retaining workers, particularly those staying the Central Coast temporary or employed in lower paying occupations. If Central Coast's residential sector does not evolve and diversify in line with community needs, affordability could deteriorate rapidly in future periods of strong residential demand, impacting the municipality's ability to attract and retain residents and workers.
- **Facilitating feasible infill development and opportunities for urban renewal.** Central Coast contains a significant number of residential lots that are underutilised and could theoretically be redeveloped or subdivided. Realistically, however, residential areas within walking distance to Ulverstone, West Ulverstone and Penguin town centres offer the greatest potential for urban consolidation. Infill development is already occurring in these areas and is expected to increase as the needs of the community needs including housing for older people, one and two person households, people on lower incomes and people with specific housing requirements like those with disabilities or changing personal circumstances. Currently urban consolidation activity is primarily for villa units with 'gun barrel' driveways, although higher residential prices and freeing up planning controls to enable more smaller free-standing dwellings (not within strata schemes) will likely unlock the opportunity for higher-quality townhouses and terraces. Local guidance is needed regarding how

infill development can better contribute to preferred character, drawing from recently prepared State-wide guidelines for medium density development. Increased densities proximate town centres will support a more compact settlement patterns that leverage existing infrastructure, reduce car dependency, and support the viability of the local retailers.

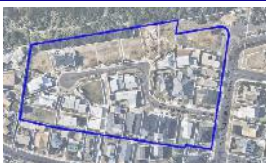
- **Evolving greenfield development.** Greenfield development is currently the backbone of Central Coast's residential sector and will continue to play an important role in delivering new housing. Residential development in Central Coast is overwhelmingly focussed on small subdivisions, delivering conventional detached dwellings on lots in the order of 600-800m². Over time, as underlying residential prices increase, greenfield development will need to support smaller lot sizes and more diverse housing to make more efficient use of the limited and valuable land supply, deliver housing that is suited to more diverse needs, and maintain affordability. Demographic changes will also influence the types of housing needed in greenfield areas to cater for extended families, aging in place and other different household structures. Transitioning from small subdivisions to higher-amenity master planned schemes in the long-term will assist in driving this evolution. Facilitating access to essential services, retail and social infrastructure in areas experiencing residential development is also important for the accessibility and sustainability of these areas.
- **Retaining and attracting residents and workers.** Inward migration and retaining existing residents is critical for Central Coast. Without it, the population will decline, and the municipality's demographic structure will become increasingly imbalanced as the population ages. Recently, new arrivals to the Central Coast are largely from neighbouring municipalities and/or elsewhere in northern Tasmania. A smaller share is from overseas and interstate, particularly Southeast Queensland and New South Wales. New residents reflect a variety of ages groups, occupations and incomes ranges. Hence, it is evident that a 'one size fits all' approach to housing will not meet the needs of the diversity of new residents to Central Coast. The diversity and suitability of housing will likely be an increasingly important factor in attracting and retaining workers in Central Coast and catering for the needs of people who come to Central Coast for varying lengths of time for training, education or shorter-term working arrangements.
- **Leverage and respect the natural landscape and valued character of Central Coast's towns, villages and hamlets.** Central Coast's picturesque coastland and hinterland is significant drawcard for prospective residents. Limited opportunity exists outside of Tasmania to buy residential property in such an idyllic setting at comparable prices. Attracting higher income earners to Central Coast such as managers and professionals will increase the local skills and knowledge base, and discretionary retail spending to local retailers. Currently, Central Coast's residential sector is not catering to the higher end of the market as well as it could. Opportunities for greenfield and/or infill development that leverages the natural landscape, valued character, and existing amenities and services to deliver a housing that meets preferences of higher-end of the market should be explored. In doing so, it is crucial that development appropriately responds to the local context and setting, recognising that each town, village and hamlet has its own identity, and that the coastline rural and natural settings of the Central Coast are big attractors to visitors and residents, and are central to the local economy.
- **Affordability and homes for those in need.** Central Coast's housing market has observed significant price rises in recent years, reflecting trends across much of Tasmania. This has reduced affordability for renters and prospective buyers and is particularly impacting low-income earners. At 2021 Census approximately 37.0% of renters and 9.2% of mortgage holders were in housing stress, with the level of renters in stress having increased by more than 300%. The State Government has committed to delivering some 10,000 social and affordable homes by 2032 and identified Homes Tasmania as the delivery agency. Central Coast will need strategies in place to guide local investment in social and affordable housing and assist in unlocking appropriate sites for this kind of development.
- **Respecting constraints and natural hazards.** Planning for housing in Central Coast must have regard to a wide variety of overlapping constraints and natural hazards that affect where housing can occur. These include value cultural heritage, scenic character attributes, environmental features, high value agricultural land; hazards such risks such as coastal erosion, landslip, riverine flooding, and bushfire; and access to utility services and social infrastructure. Flooding risk is of particular relevance in Central Coast with most larger settlements containing areas that are at risk of inundation. Destructive flooding impacted municipality's northern areas in 2022, including parts of Ulverstone. The vast majority of Central Coast is a designated 'bushfire prone area'. Both flooding and bushfire risk will be compounded by the climate change.

Appendix A Study Area Demographic and Socio-Economic Profiles

	Penguin - Sulphur Creek	West Ulverstone - Ulverstone - Gawler	Turners Beach - Forth - Leith	Central Coast Balance (inland)	Central Coast LGA
Median household income (annual)	\$73,520	\$53,580	\$79,000	\$68,520	\$62,530
Median Age (years)	46.8 years old	48.6 years old	47.0 years old	46.2 years old	47.6 years old
Household Composition	70.2% Family households 27.9% Lone person household 1.9% Group household	64.9% Family households 33.5% Lone person household 1.6% Group household	74.3% Family households 23.1% Lone person household 2.5% Group household	77.2% Family households 21.7% Lone person household 1.1% Group household	68.6% Family households 29.5% Lone person household 1.9% Group household
Occupancy rate	92.2%	93.3%	92.7%	90.3%	92.6%
Average household size	2.3 persons	2.2 persons	2.4 persons	2.4 persons	2.3 persons
Tenure Type	42.7% Owned outright 38.1% Mortgage 18.6% Rented	44.1% Owned outright 29.7% Mortgage 25.1% Rented	44.7% Owned outright 39.8% Mortgage 13.9% Rented	47.8% Owned outright 38.9% Mortgage 10.1% Rented	44.3% Owned outright 34.0% Mortgage 20.5% Rented
Median Housing Costs	\$1,305 monthly mortgage repayment \$255 weekly rent	\$1,190 monthly mortgage repayment \$246 weekly rent	\$1,356 monthly mortgage repayment \$269 weekly rent	\$1,315 monthly mortgage repayment \$230 weekly rent	\$1,256 monthly mortgage repayment \$249 weekly rent
Highest Year of School Completion (or equivalent)	39.1% Year 12 56.5% Year 9-11	34.1% Year 12 59.5% Year 9-11	40.9% Year 12 56.5% Year 9-11	35.9% Year 12 60.2% Year 9-11	36.4% Year 12 58.5% Year 9-11
Unemployment Rate	3.7%	5.7%	3.2%	3.5%	4.6%
Labour force participation rate	58.7%	49.5%	61.8%	62.4%	54.7%
Top Industries of Employment	18.9% Health care and social assistance 12.0% Education and training 10.6% Retail trade	17.8% Health care and social assistance 11.5% Retail trade 10.7% Construction	16.7% Health care and social assistance 14.2% Education and training 10.5% Retail trade	23.1% Agriculture, forestry and fishing 11.6% Health care and social assistance 8.3% Retail trade	17.1% Health care and social assistance 10.7% Retail trade 10.2% Education and training 9.9% Construction
Health Conditions	None (Health)				
	49.6%	42.9%	52.9%	53.8%	46.9%
Religion					
Christianity	42.4%	45.7%	47.2%	37.7%	42.9%
No religious association	57.0%	53.1%	51.9%	61.2%	54.0%

Source: 2021 ABS Census; Ethos Urban

Appendix B Summary of active and proposed subdivisions in Central Coast LGA

Category	Estate Information
Active and Approved	
	Griffin Place/Tamworth Street, Sulphur Creek (GRZ) (3.84 Ha) DA2018226 – 18 lots (approved September 2019) and DA2021110 – 14 lots (approved June 2021). All lots are sold.
	Lillian Court, Turners Beach (GRZ) (3.58 Ha) SUB2007.29 – 64 lots (approved January 2008). All lots are sold.
	Jerling Street/Barleen Place, West Ulverstone (GRZ) (5.08 Ha) DA215098 – 22 lots (approved March 2016). All lots are sold.
	Tower Place, West Ulverstone (GRZ) (2.40 Ha) DA2018234 – 23 lots (approved January 2021). All lots are sold.
	Shorehaven Drive, Turners Beach – Turners Beach Specific Area Plan (GRZ) (2.75 Ha) COM2009.3 – 25 lots (approved September 2010). All lots sold.
	Invictus Place, Penguin (GRZ) (1.61 Ha) DA214150 – 18 lots (approved 15 May 2015). Partially sold.
	Southwood Avenue, Penguin (GRZ) (3.83 Ha) DA2018017 – 36 lots (approved October 2018). Most lots are sold.
	Cheryl Place, Ulverstone (GRZ) (0.96 Ha) Subdivision was (approved in 1994). Most lots sold.
	Hugo Circuit, Ulverstone (GRZ) (2.15 Ha) DA2020071 – 79 lots (approved August 2020). Lots are approved. Majority of lots are subdivided, yet to be sold.



Ronroy Place, Ulverstone (LDRZ) (1.05 Ha)

DA2022133 – 10 lots (approved June 2022).

No lots sold.

Approved with future stages not yet subdivided



Trevor Street, Ulverstone (GRZ) (0.80 Ha + 0.50 Ha)

DA217177 – 9 lots (approved May 2018) and DA2018242 – 7 lots (approved May 2019).

Most lots in Developer's names. Future development stages.



Sue Napier Drive/Moonbeam Place, Ulverstone (GRZ) (16.84 Ha)

SUB2009.15 – 129 lots.

Partially sold. Significant area yet to be developed.



Hearps Road, West Ulverstone (GRZ) (0.99 Ha)

DA2021061 – 89 lots (approved June 2021).

Stage 1 all sold. Six stage development.



Udiminia Drive, Ulverstone (GRZ) (4.69 Ha)

SUB2009.3 – 71 lots (approved September 2009).

Significant area yet to be developed.



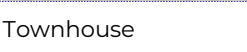
Boyes Street, Turners Beach – *within Turners Beach Specific Area Plan* (GRZ) (4.83 Ha)

DA211037 – 18 lots (approved November 2011).

All lots sold apart from balance lot.

Source: Central Coast Council; Ethos Urban

Appendix C Recently Developed Units and Townhouses in Tasmania

Typology	Address/Suburb	Year Built	Year Sold	Sale Price	Median house price at year* sold	Discount to median house price (%)
Villa Unit 	1/86 Cherry Rd, Trevallyn (Launceston)	2022	Mar-24	\$635,000	\$957,500	34%
Villa Unit 	11/67 Stubbs Road, Turners Beach	2024	Oct-24	\$520,000	\$707,500	27%
Villa Unit 	6/22 Alberta Street, Latrobe	2022	Aug-24	\$480,000	\$606,000	21%
Villa Unit 	3/14 Ponsonby Court, Port Sorell	2022	Jan-24	\$510,000	\$573,000	11%
Townhouse 	1 Rocklily Way, Kingston (Hobart)	2023	Mar-24	\$760,000	\$775,000	2%
Townhouse 	26 Paperbark Crescent, Kingston (Hobart)	2023	Aug-23	\$750,000	\$785,000	4%
Townhouse 	9 Pardalote Parade Kingston TAS 7050	2022	May-23	\$890,000	\$785,000	-13%
Villa Unit 	1/30 Brookborough Court, Sorell	2023	Apr-24	\$600,000	\$700,000	14%
Townhouse 	2/4 Hamish Court, Riverside	2022	Nov-23	\$550,000	\$595,500	8%



Townhouse



1/79 Vivian Drive,
Rokeby

2023

Jan-24

\$665,000

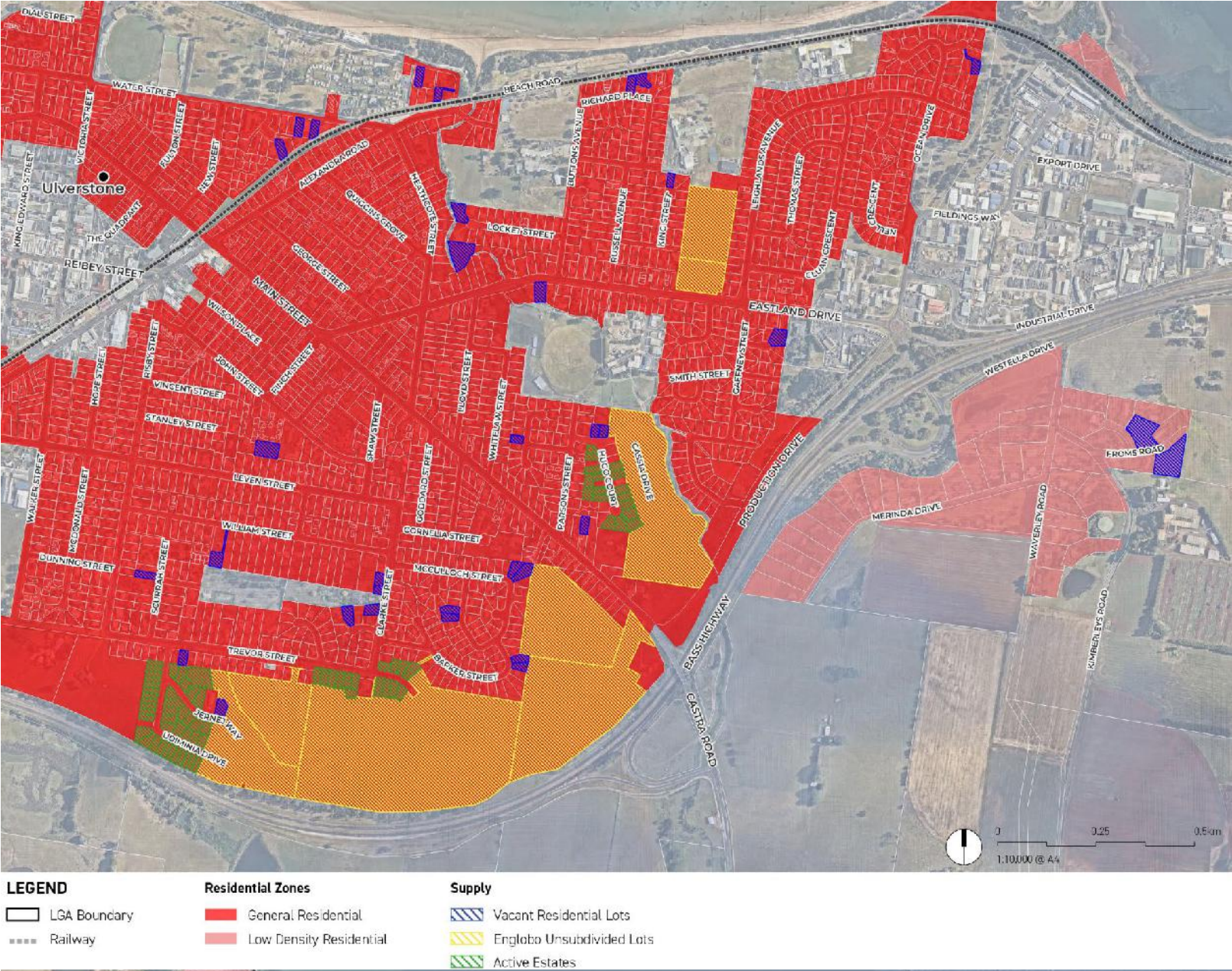
\$586,000

-13%

Source: Realestate.com; Domain.com; Pricefinder; Ethos Urban *Financial Year

Appendix D Supply Maps

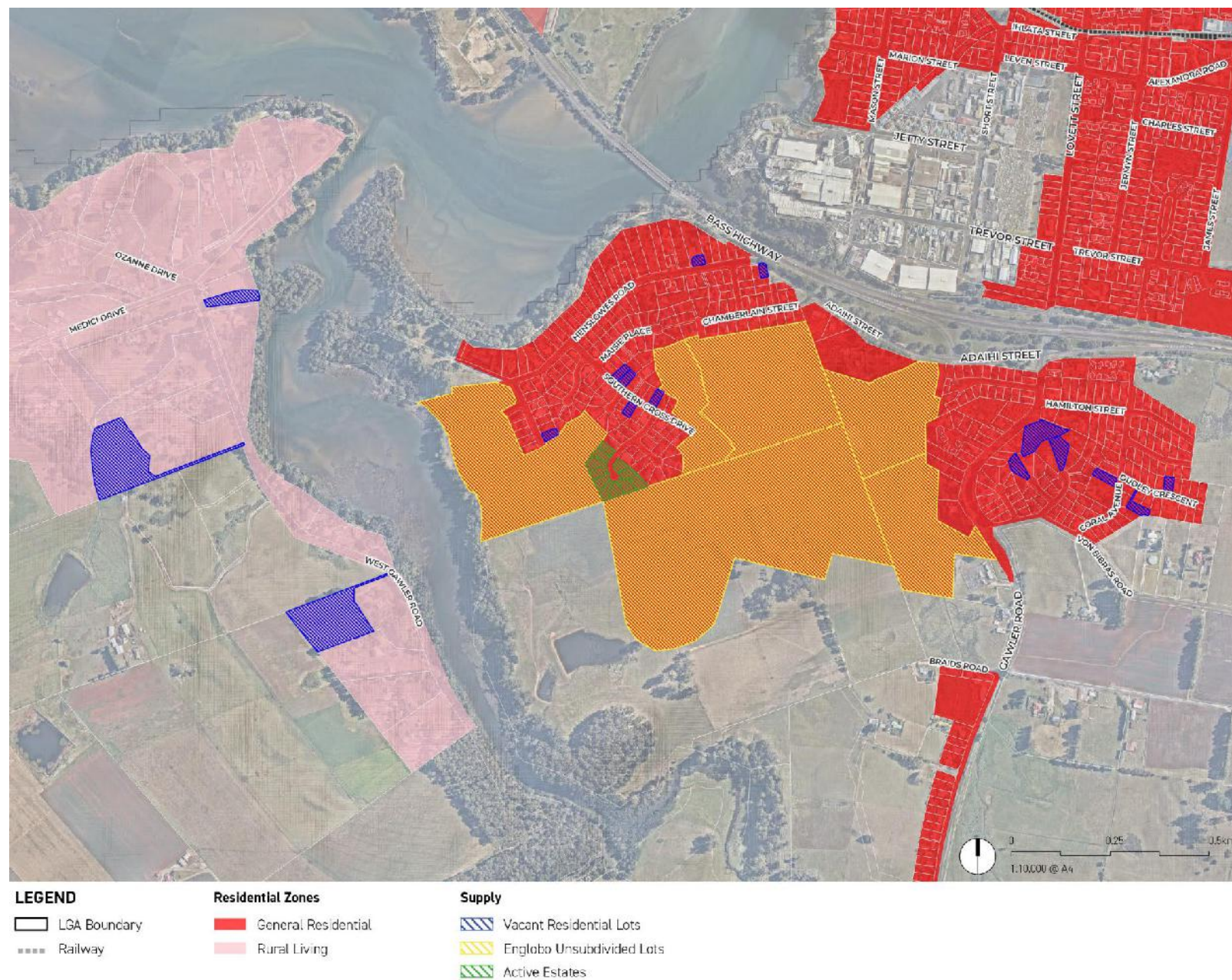
Supply Map 1:
East Ulverstone



Supply Map 2:

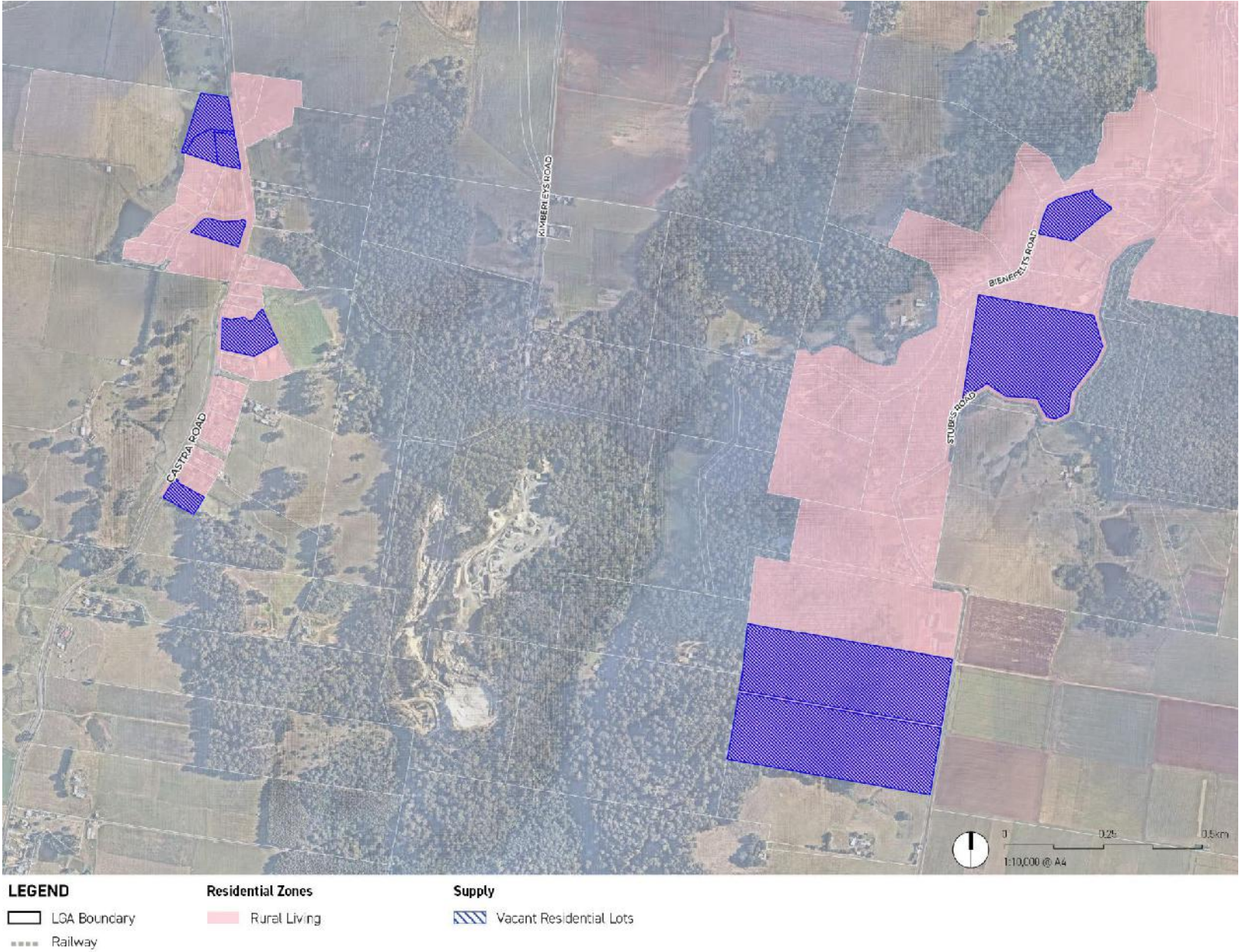


Supply Map 3:
South Ulverstone

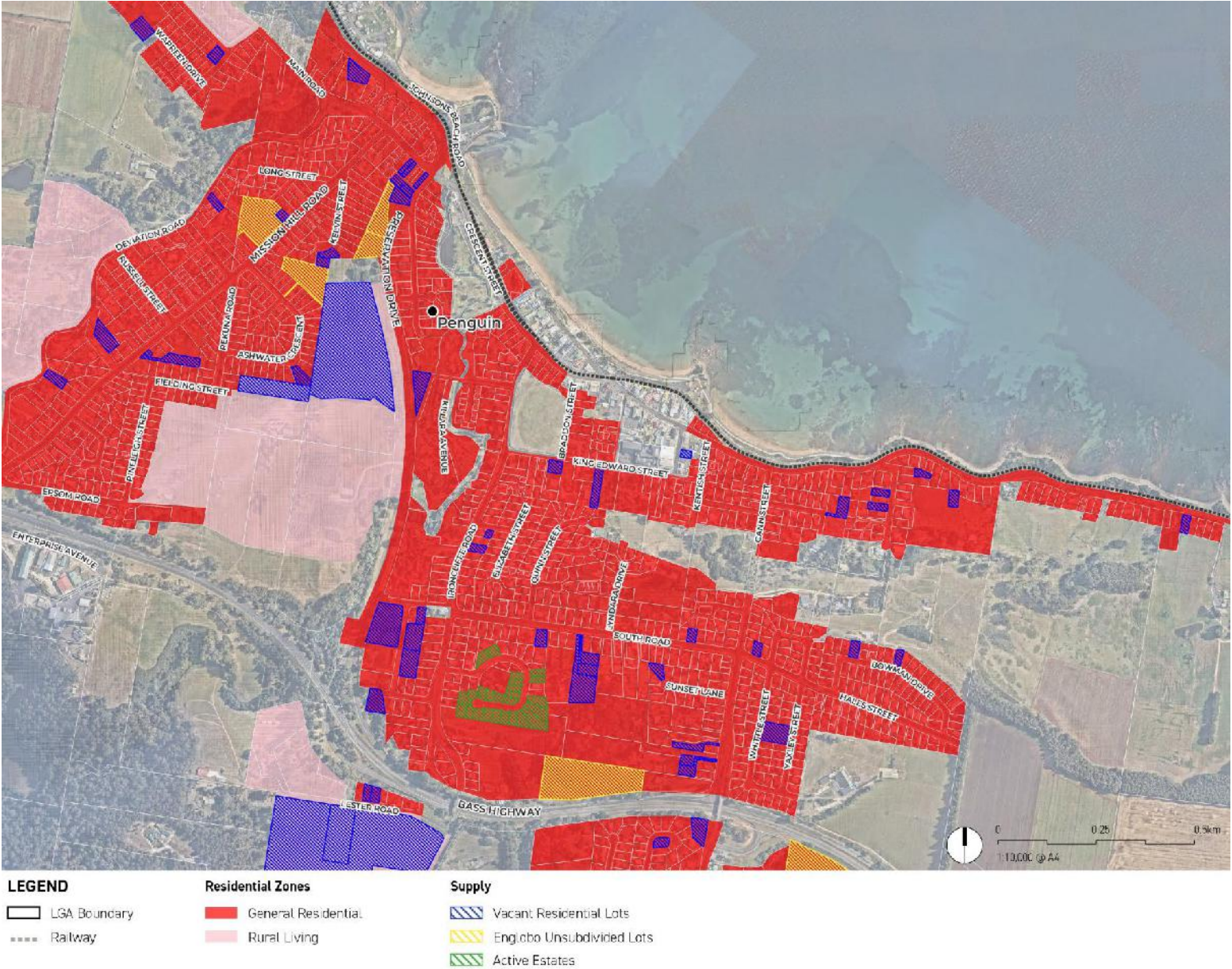


Supply Map 4:

South East of Ulverstone

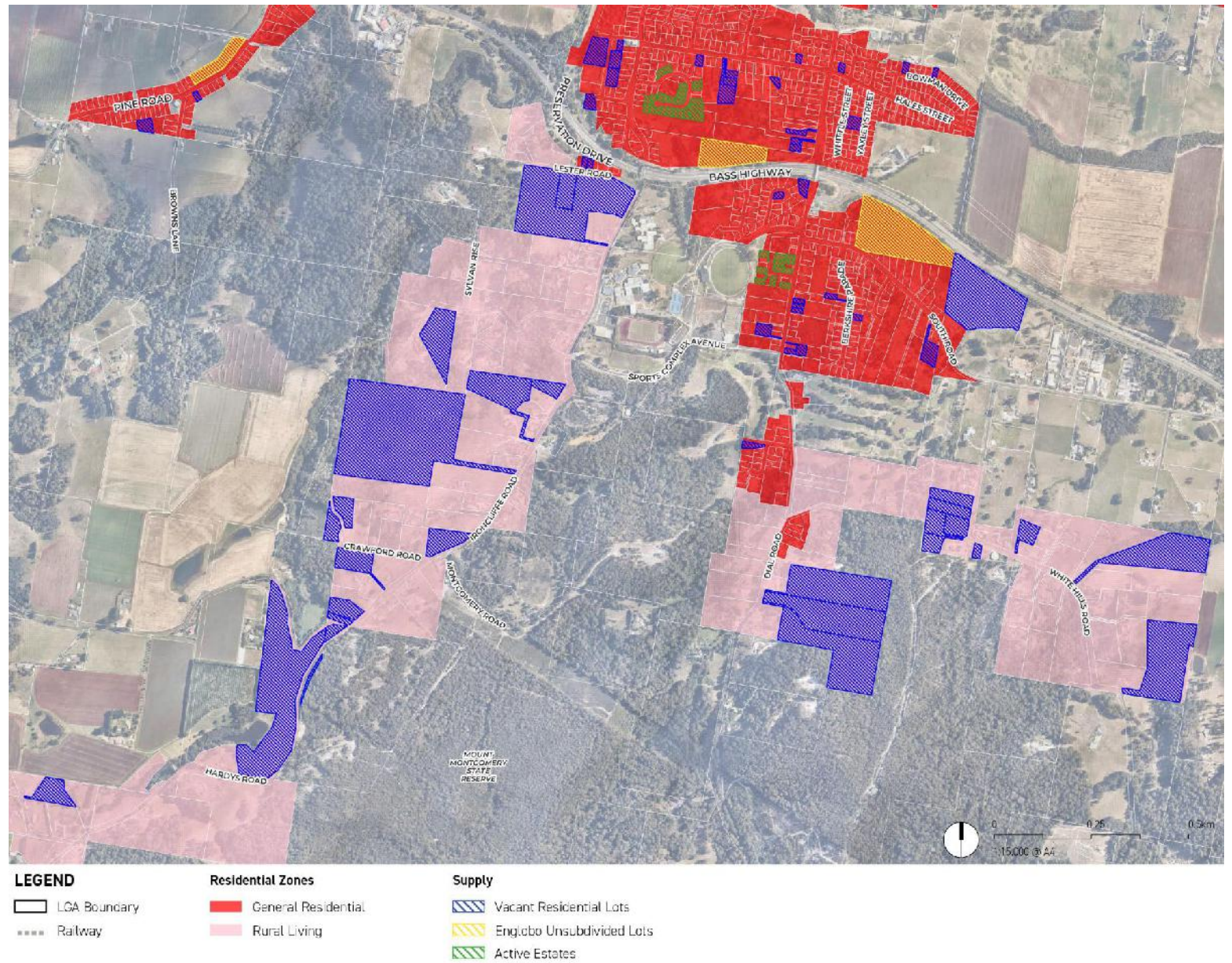


Supply Map 5:
Penguin

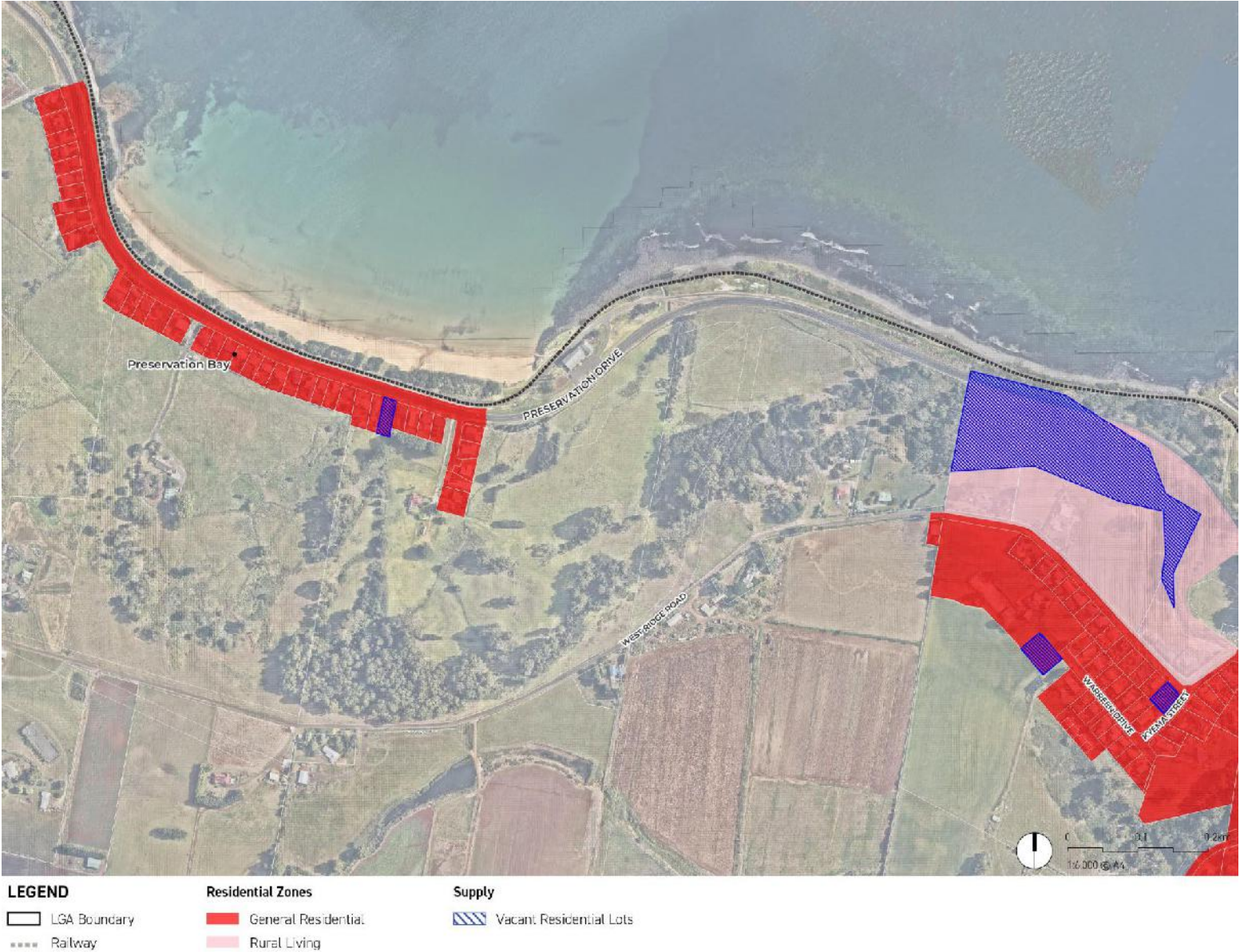


Supply Map 6:

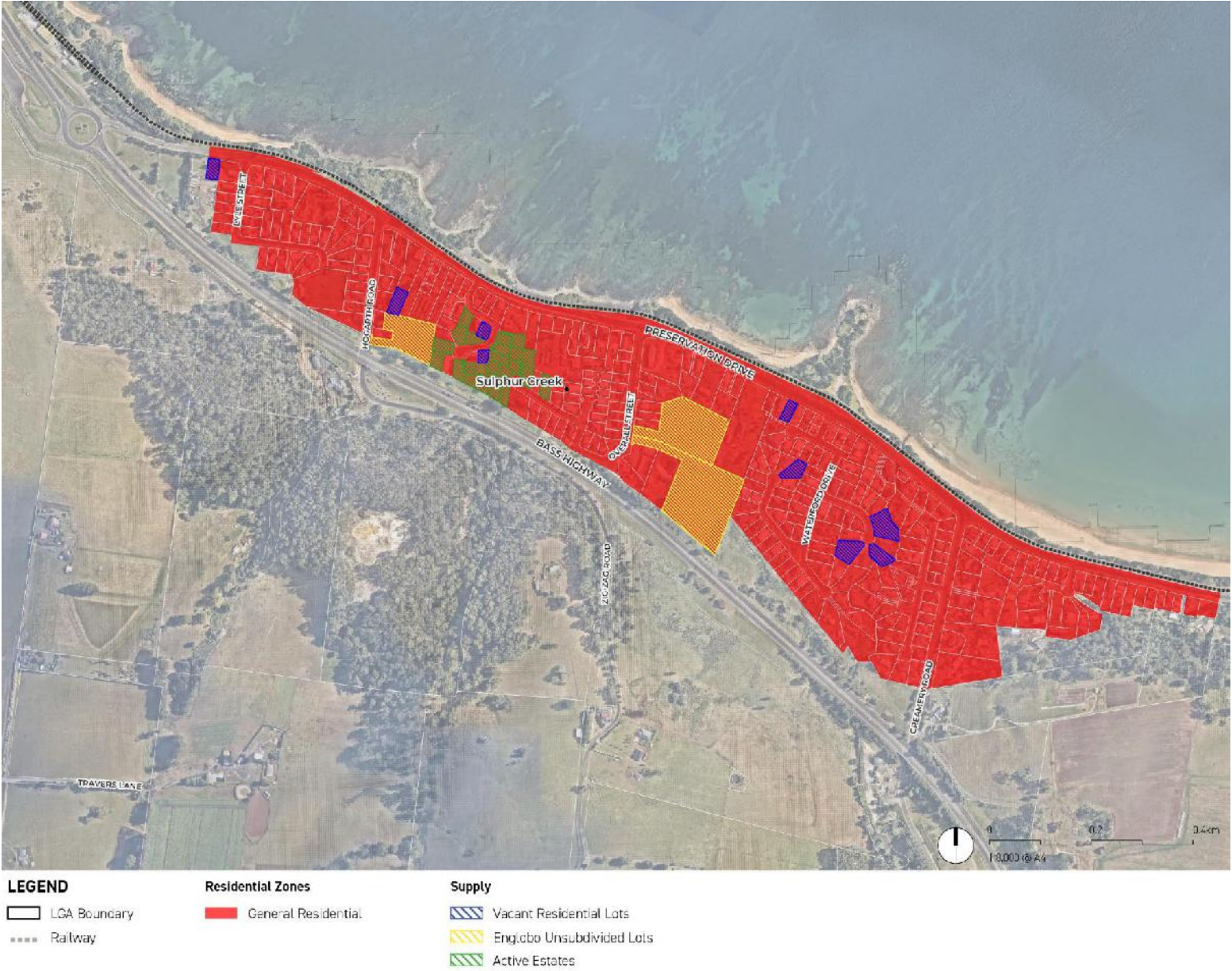
Penguin (south of Bass Highway)



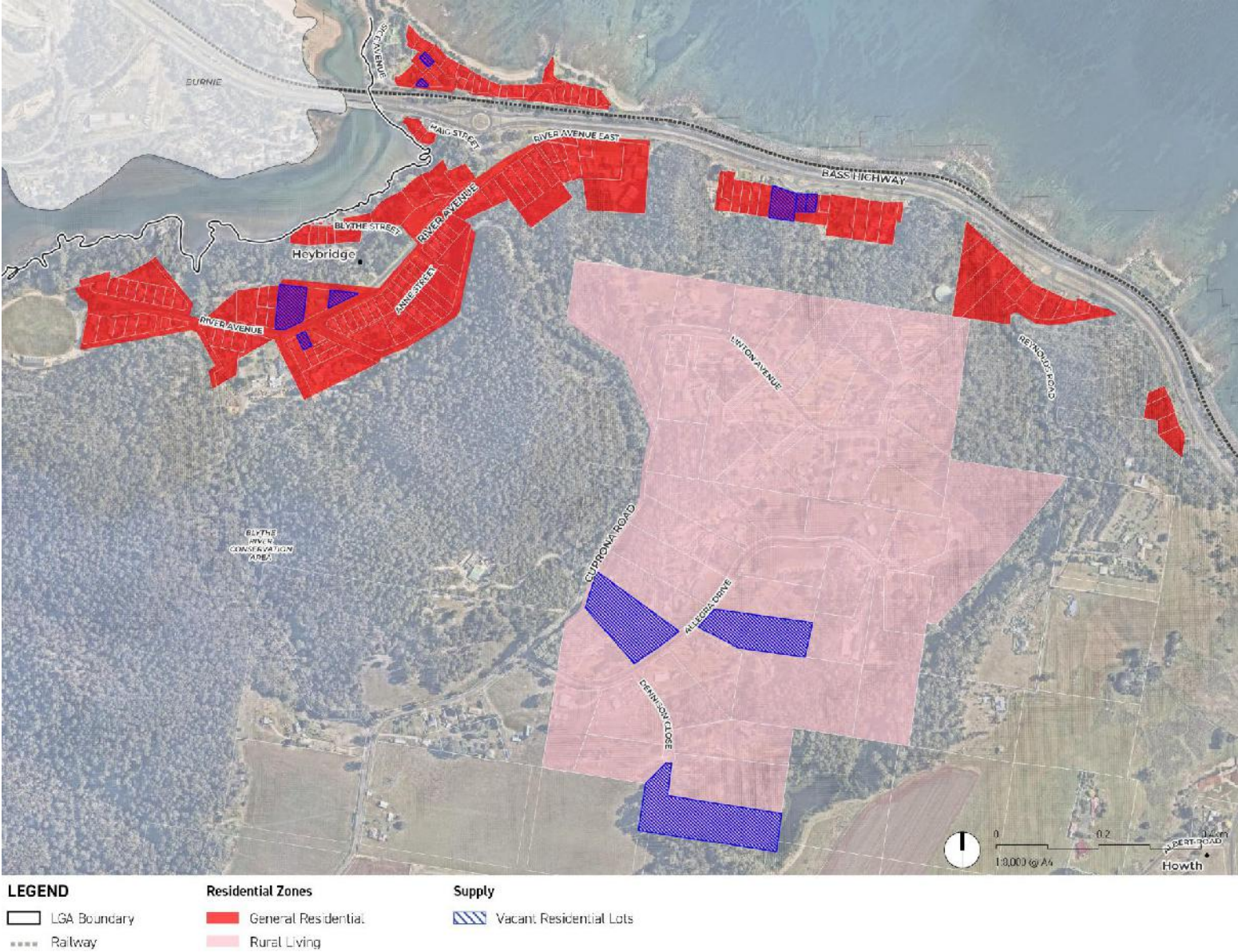
Supply Map 7:
Preservation Bay and Penguin West



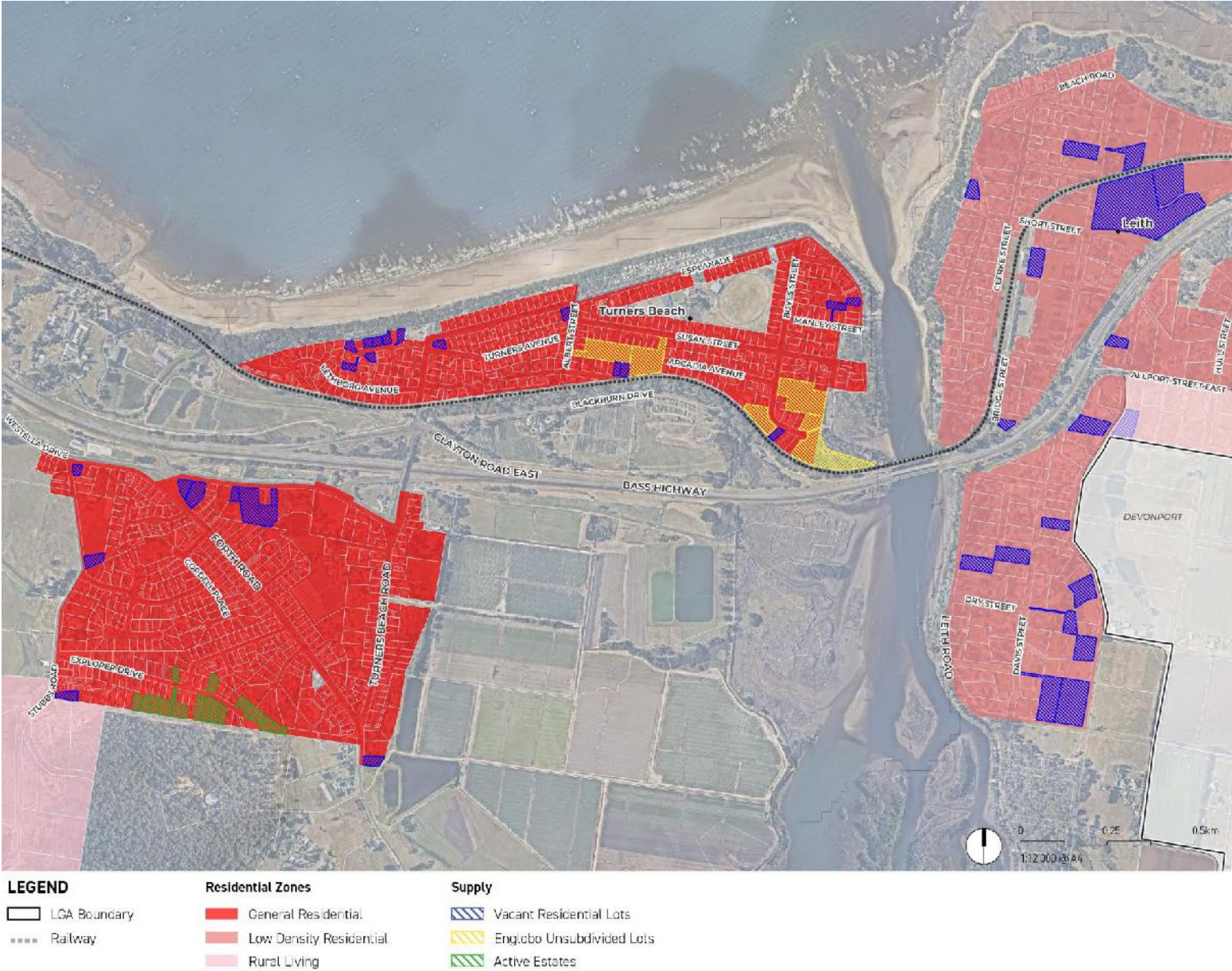
Supply Map 8:
Sulphur Creek



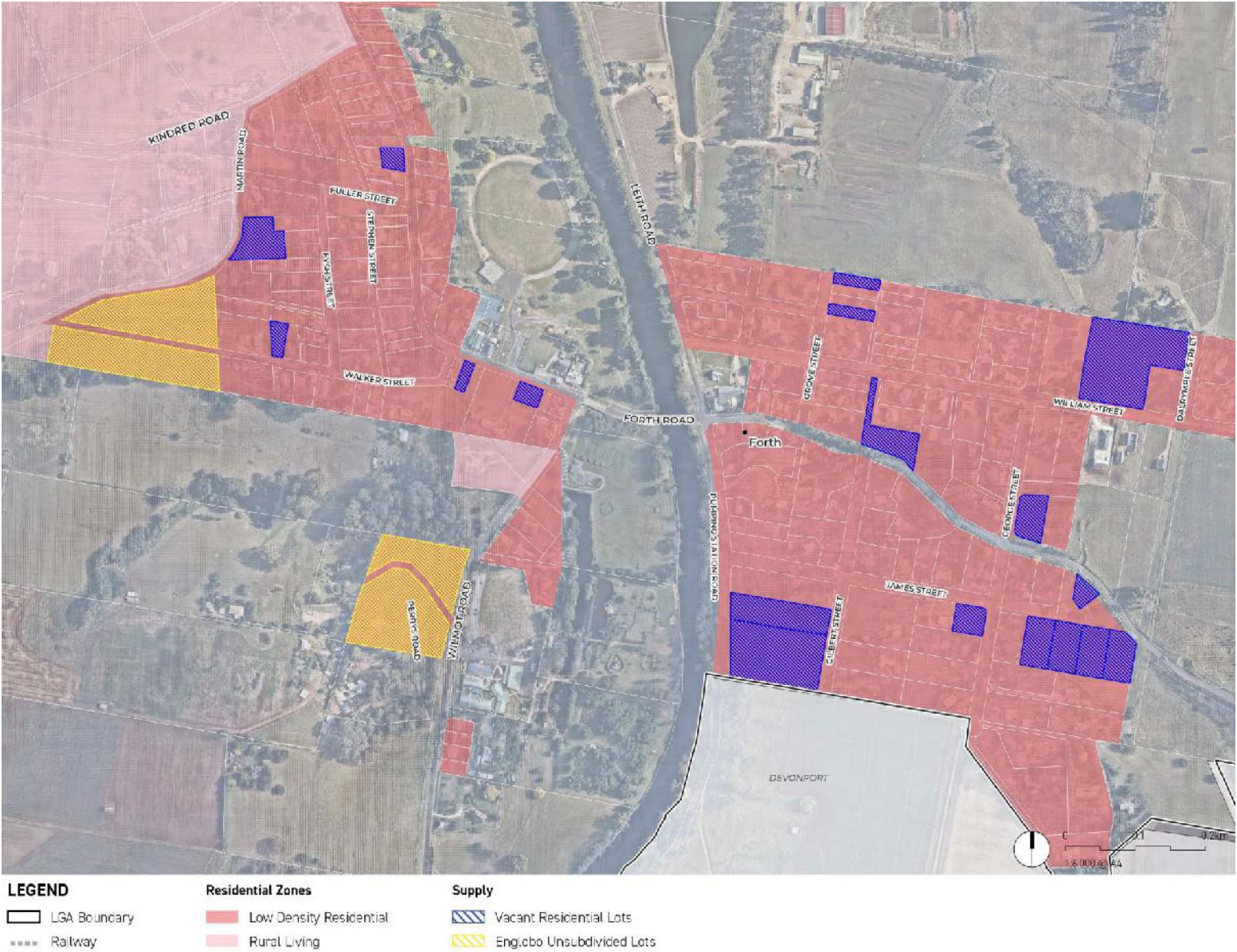
Supply Map 9:
Heybridge



Supply Map 10:
Turners Beach and Leith



Supply Map 11:
Forth



Supply Map 12:

Hamlets (South Riana, North Motton, Sprent, Gawler and Gawler South)

